ANNUAL REPORT

OF THE

Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1983

TO HIS EXCELLENCY
WILLIAM A. O'NEILL
GOVERNOR

HARTFORD, CONNECTICUT
1983

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BRIAN J. WOOLF
BANKING COMMISSIONER

HOWARD B. BROWN
DEPUTY BANKING COMMISSIONER

State Office Building, Hartford, Connecticut 06106

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STATE OF CONNECTICUT
OFFICE OF THE BANKING COMMISSIONER

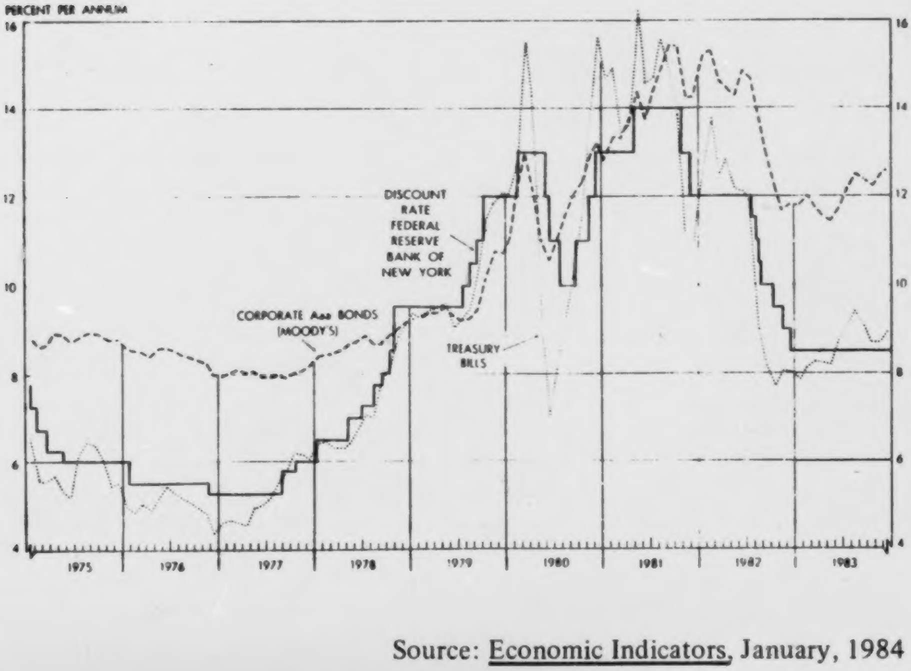
To His Excellency, William A. O'Neill, Governor

Pursuant to Section 36-13 of the General Statutes, I respectfully submit the Annual Report of the Banking Commissioner for the year ended December 31, 1983. The report sets forth the condition of the various entities examined by the Department of Banking with comments and recommendations.

Economic Conditions

For the nation, as well as for Connecticut, 1983 was a year of recovery from the recession induced by the monetary authority in an effort to overcome the inflationary forces which plagued the economy in the late seventies and early eighties. Increases in federal government outlays, coupled with tax cuts for individuals and corporations enacted by Congress under the Reagan administration, meant that the deflationary impact of monetary policy had to be that much more severe. The result was that for 1981 and much of 1982 we experienced some of the most severe gyrations in rates as well as the highest levels of interest rates ever recorded. As indicated in Chart 1 below, a degree of normalcy in interest rates returned in 1983 along with major improvements in the health of the residential housing industry, the automobile industry and the banking industry.

Chart 1



Source: Economic Indicators, January, 1984

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The index of industrial production increased by about 16% during 1983 while capacity utilization climbed from about 70% to 80% at year-end. Living standards, as measured by personal income, increased by about 6.5%, which must be deflated to about 2.7% to account for the 3.8% increase in consumer prices during the year. An indication that consumer confidence has increased is the decline in the savings rate from 5.6% of disposable income to 4.9%. Hours worked per week, hourly earnings and weekly earnings all increased substantially in 1983.

Unemployment rates were considerably improved during the year, falling from 10.6% in December 1982 to 8.1% in December 1983. The yearly average rate of unemployment, however, was the same, 9.5%, in 1983 as in 1982. The number of unemployed persons decreased by about 1.6 million, but a disturbing statistic is that there are some 600,000 persons who left the work force in 1983, an indication that many were discouraged about finding work for which they were qualified.

As shown in Chart 1, credit markets in 1983 were considerably more stable than has been the case in recent years. Short-term rates were back down to levels that were last experienced in 1979. Long-term rates also have decreased, but the drop is somewhat smaller than for short-term rates, indicating that the market is not completely convinced that inflation is a thing of the past. That rates generally have not further declined and appear to be edging upwards is attributable to the very high federal government financing requirements resulting from deficits which are unprecedentedly large, as well as the increasing demands for credit by consumer and businesses as the economic outlook improves.

The recovery in Connecticut is evidenced most dramatically, perhaps, by the decrease in its seasonally adjusted unemployment rate from 7.4% in December 1982 to 4.6% at year-end 1983. During that same period, employment in Connecticut increased by 26,800 and hours worked increased from 40.3 to 41.8 per week. Other indicators confirm Connecticut's improved economic health: the index of manufacturing output rose by 11.4% in 1983 and personal incomes in the state rose to just over $4 billion, a 7.6% growth for the year.

Financial institutions in the state also experienced a significant recovery in 1983. State bank and trust companies had a 22% increase in deposits, a 20% increase in total assets, and a more than doubling of net income in 1983. For state-chartered savings banks and savings and loan associations deposit growth was 12.3% while assets grew at 12.5% for the year. Net income for the thrift institutions went from a $30 million loss in 1982 to a gain of $123 million in 1983. Growth rates of these magnitudes exceed any experienced in recent years.

ADMINISTRATION

Administration of the Department of Banking is the responsibility of the Banking Commissioner and Deputy Commissioner, assisted by a staff comprising two executive assistants, a senior economist, three department advisors, an undergraduate intern, seven secretaries and a business office directed by an administrative services officer 3, with a personnel officer, an administrative services officer 1, an accountant 1, two financial clerks, a clerk and a telephone operator, as of year-end 1983.

The Banking Commissioner establishes policy for all departmental functions, provides supervision and control over examination procedures and techniques, issues interpretive rulings, analyzes and interprets economic trends, and evaluates legislation as it affects the industry and the public. By statute, the Commissioner serves ex officio on the board of the Connecticut Housing Finance Authority. The Department of Banking is organized into five divisions, each with specific statutory responsibilities. Their activities are reviewed below.

Public Outreach

The Department of Banking continues to assist the institutions it regulates and the public in understanding and complying with new federal and state laws relating to the banking and securities industry and the various communities which they serve. Representatives of the Department of Banking have given freely of their time to address groups throughout the state and to represent the department at regional meetings. In addition, staff members have participated in conferences, workshops and panel discussions and have provided testimony and resource information to federal and state legislators, addressing many new issues which concern both consumers and the industry.

Dealing with consumer complaints and inquiries continues to be a high priority for the Department of Banking. Each division has assigned personnel and established procedures so that complaints and inquiries relating to banking practices, securities dealers and advisors, business opportunities, and consumer credit are responded to promptly. Complaints alleging discriminatory or other illegal practices are investigated and appropriate administrative action is taken in a timely manner. The department is also responsible for administering the (Rental) Security Deposit Act. Complaint files are maintained regarding security deposits, and a staff person is responsible for attempting to resolve landlord-tenant disputes concerning return of deposits. To educate the public, a brochure has been prepared containing questions and answers on the collection, maintenance and return of security deposits.

The department continues to conduct the Consumer Interest Rate Survey six times a year. Rate data on four types of consumer loans, including fixed- and variable-rate mortgages, are compiled and summarized in a report for distribution to the public. This report provides consumers with useful information to encourage and better able· them to shop for the best loan rate offered by competing financial institutions.

Research

Mortgage loan data submitted by lenders in Home Mortgage Disclosure Statements is compiled annually and a report is prepared which analyzes and summarizes this data by geographical location. The raw data is stored on machine-readable magnetic tape and is accessible on demand. Hard copies of the data are available to interested parties. During the past year, copies of this data have been supplied to public interest groups, local planning agencies and financial institutions.

Quarterly financial data is compiled for each of the regulated depository institutions. This data is analyzed for use in evaluating bank performance in the examination procedure, and is published annually in the Report of the Banking Commissioner.

Educational and Training Programs

Upgrading and improving skills continues to be a high priority for the Department of Banking examiners. Examiners attend an annual seminar at which current industry and regulatory problems are presented and discussed by experts. In addition, examiners periodically participate in formal educational and training programs sponsored by industry and by federal regulatory agencies.

These programs are critical to keep examiners abreast of changing laws and regulations, and, above all, to assure competency of examiners at a time when rapid changes are occurring in the banking industry and regulatory environment. Regulated financial institutions in Connecticut need and have the right to expect the best in supervision and examination from the Department of Banking. The very existence of the current regulatory structure demands optimum performance of supervisory and examination functions.

Equal Opportunity and Affirmative Action

The commitment of the Department of Banking to equal employment opportunity and affirmative action continues to impact the personnel profile, not only in new hires, but in development programs designed to upgrade present staff. During 1983, seventeen permanent positions were filled by new hires comprising ten females and seven males. Three black males, one black female and one Hispanic female are included in this group. In addition twelve summer and other temporary workers were hired of which ten were female, including two blacks and one Hispanic, and two were male, one of whom was black.

Special efforts to reach potential female and minority applicants are made in recruitment for each opening. The Connecticut Careers Trainee positions are being utilized to bring minority and female candidates into the department. All relevant experience and training, including volunteer experience, is considered in determining qualifications of applicants for employment. The department provides special programs and opportunities for clerical staff to be up-dated into professional positions. Two such para-professional trainee positions were filled as of year-end 1983.

Financial Statement

Receipts and expenditures relating to the fiscal year ended June 30, 1983, were as follows:

RECEIPTS

Examination of banks, etc., assessed in accordance with Section 36-12a, as amended	$2,498,789
Other license and examination fees	421,546
Registration, filing and transfer fees from securities brokers, etc.	508,040
Registration of securities	916,805
Branch, merger, new bank and holding company application fees	31,500
Sales and miscellaneous receipts	21,148
Total Receipts	$4,397,828

EXPENDITURES

Personnel services	$2,918,654
Fringe benefits	1,156,567
Travel expenses, including motor vehicle rentals and repairs	237,291
Other expenses	250,735
Total Expenditures	$4,563,247
Increase (Decrease) in Banking Fund Balance	(165,419)
Total	$4,397,828

BANK REGULATION AND EXAMINATION DIVISIONS

The Bank Regulation and Examinations Divisions are responsible for supervision of state bank and trust companies, mutual savings banks, state-chartered savings and loan associations and allied institutions that receive deposits and permit withdrawals. These divisions also issue licenses to money forwarders and have responsibility for analyzing branch applications, mergers, conversions and new bank applications. As of December 31, 1983, these divisions were comprised of two directors, an acting assistant director, 35 examiners, a pre-professional trainee and eight support personnel.

Condition and Operating Results[1]

Deposits, including interest credited, held by state-chartered financial institutions increased by $3.3 billion in 1983 as compared to an increase of $2.2 billion in 1982. Deposit balances at mutual savings banks increased by $1.9 billion 1983, a 12.2% rate of growth for the year. By comparison, deposit growth at savings banks in 1982 was 8.5%. Deposits at state banks and trust companies increased by $1.3 billion or 22%, a rate of growth which is roughly double that of the previous year. Connecticut-chartered savings and loan associations experienced a $139.6 million or 13.4% increase in deposit balances in 1983. This compares with a 4.9% increase in deposits during 1982.

Demand deposits at Connecticut-chartered financial institutions increased by $365.6 million or 19.1% during 1983. In 1982 by comparison, demand deposit balances increased by $88.5 million. State bank and trust companies experienced a $259.6 million increase in demand deposits, while savings banks and savings and loan associations experienced a $103.4 million and $2.6 million increase, respectively.

Savings deposit balances, including interest credited, increased by $3.2 billion or 41.0% at state-chartered financial institutions. In 1982 by comparison, savings deposit balances increased by $2.9 billion, or 30.7%. Savings banks experienced the largest gain, $1.8 billion, or 31.1%. State banks and trust companies and savings and loan associations showed gains of $1.2 billion, 71.2%, and $188 million, 60.2% respectively. The major growth in this category was in the areas of Super-N.O.W. and money market deposit accounts. These accounts offer a competitive rate of return and permit banks to effectively compete for deposit funds.

Time deposits at state-chartered financial institutions, comprised mainly of fixed-maturity certificates of deposit, decreased by $246 million. In this category, only savings banks showed an increase of $15 million or 0.2%. State bank and trust companies and savings and loan associations had declines of $210 million and $51 million, respectively. Much of this decrease can be attributed to transfers to the new money market deposit accounts which are considered savings deposits.

Loans outstanding at Connecticut-chartered banks and thrift institutions increased by $2 billion during 1983, a growth rate of 12.2%. This is greater than the 1982 increase in outstanding loans, which amounted to $815 million.

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[1] For purposes of comparison with 1983 statistics, balance sheet data and earnings for 1982 have been adjusted by removal of Connecticut Bank and Trust Company, N.A., which assumed a national charter after year-end 1982, and Mattatuck Bank which merged into Connecticut National Bank.

Residential mortgage loans outstanding increased by $654 million, less than a 0.6% increase. Non-real estate loans outstanding increased by $1.3 billion, a 27.5% growth rate for the year.

State banks and trust companies increased outstanding loans by $840 million, a 20.0% growth rate in 1983. Residential mortgage loans outstanding increased by $153 million or 14.9%, while other loans went up by $687 million or 21.7%.

Outstanding loans at mutual savings banks increased by $1 billion or 9.2%. Residential mortgage loans outstanding increased slightly by $427 million and other non-real estate loans increased by $595 million, a 37.7% increase.

State-chartered savings and loan associations had a $115 million or 11.1% increase in outstanding loans. Residential mortgage loans outstanding increased by $74 million or 7.7% and other non-real estate loans increased by $41 million, a 56.6% increase for the year.

Total assets of Connecticut chartered banking and thrift institutions increased from $25.8 billion to $29.6 billion, a 14.9% growth rate in 1983. This compares to a 9.1% rate of growth in 1982. State bank and trust company assets grew at a 19.8% rate, while asset growth at savings banks and savings and loan associations was 12.3% and 14.4% respectively. The above totals have been adjusted for institutions which were state-chartered in 1982 but have since converted to national charters.

This summary of balance sheet changes during 1983 for Connecticut-chartered banks and thrift institutions shows that net loans outstanding increased by about $2 billion, net cash assets and federal funds sold increased by $165 million and holdings of investment securities increased by some $1.5 billion. These acquisitions were financed by increases in deposit balances of $3.3 billion, and increased debt obligations, including short-term debt and borrowing from the Federal Home Loan Bank, in the amount of $400 million.

Earnings

Earnings of state-chartered banks and trust companies increased significantly in 1983. Net operating income before taxes increased by $47 million, or 126% over 1982. Operating income, primarily interest and fees on loans, increased by 4.4%. Operating expenses dropped in 1983 by 1.5%. The major component of this drop was in provision for loan losses, which was $30 million less in 1983 than in 1982. Net income for state banks and trust companies in 1983 was $72.4 million, of which $25.9 million was paid to shareholders as dividends, and $46.5 million was added to capital. Bank capital to asset ratio suffered somewhat in 1983, at 6.5% compared to 7.1% in 1982. This was due primarily to asset growth not being sufficiently margined by capital formation.

Net operating income before taxes of mutual savings banks showed a dramatic turnaround in 1983. Savings banks posted income of $88 million in 1983 compared with a loss of $75 million in 1982. Total assets of savings banks increased by $2.2 billion in 1983, while net income added $117.6 million to surplus accounts. The addition to surplus did not fully margin asset growth, causing a drop in the aggregate surplus ratio from 6.3% to 6.2%. Interest on deposits decreased from $1,534 million in 1982 to $1,494 million in 1983 despite an increase of $1.9 billion in savings bank deposits.

State-chartered savings and loan associations also experienced a great improvement in operating results in 1983. Total income increased by $20.6 million, or 15.2%, while total expenses, including interest costs and taxes, increased $10.2 million, or 7.2%. Net income (income less expense) was $5.8 million in 1983, compared to a loss of $4.7 million in 1982. The improved profitability can be directly attributed to a softening of rates paid to obtain funds, whether from deposits or other sources. Net worth in state-chartered savings and loan associations increased by $6.7 million in 1983, or 12.6%. In turn, aggregate assets grew by $184 million, or 14.4%, causing a slightly weakened surplus ratio of 4.1% compared with 4.2% in 1982.

Detailed financial tables regarding condition, operating results and earnings for state banks and trust companies, mutual savings banks, and state-chartered savings and loan associations are contained in tables numbered 1 through 28.

Structure

As of December 31, 1983, there were 37 state banks and trust companies operating 313 domestic and 2 foreign branches, with total deposits of $7 billion and total assets of $8.2 billion. Fourteen new branch offices were opened and five branches were closed in 1983. Mattatuck Bank and Trust Company, Waterbury, was merged into Connecticut National Bank, Hartford, and Charter Oak Bank and Trust Company, Hartford was merged into Colonial Bank, Waterbury. Connecticut Bank and Trust Company, Hartford merged with State National Bank, Bridgeport, effective at the close of business December 31, 1982. The combined entity assumed State National's charter and is now known as Connecticut Bank and Trust Company, N.A. The organizers of two new state bank and trust companies; namely, Old Saybrook Bank and Trust Company and Bank of Waterbury were granted temporary certificates of authority to organize pursuant to the provisions of Section 36-53 of the Connecticut General Statutes.

There were 57 mutual savings banks operating 394 branch offices with total deposits of $17.7 billion and total assets of $19.9 billion. Thirteen new branch offices were opened and seven branch offices were closed. Two branch offices which were previously savings bank offices became branches of state banks and trust companies by acquisition, pursuant to Section 36-30 of the Connecticut General Statutes. National Savings Bank, New Haven, State Bank for Savings, Hartford and Peoples' Bank, Rockville, merged with and into Peoples Savings Bank, Bridgeport, under the name of Peoples' Bank. Woodbury Savings Bank was merged into The Banking Center, Waterbury, and City Savings Bank, Middletown, was merged into Farmers and Mechanics Savings Bank, Middletown. BancOne of Connecticut, Bridgeport, changed its name to The Bank Mart. Burritt Mutual Savings Bank, New Britain, changed its name to Burritt Inter-Financial Bancorporation, and was granted approval by the Banking Commissioner to convert from a mutual charter to a stock charter, pursuant to the provisions of Public Act 83-406. Peoples' Bank, Society for Savings, Hartford, and New Milford Savings Bank applied for and were granted approval to exercise fiduciary powers pursuant to Public Act 83-438. Approval was given for four mutual savings banks to establish a total of five service corporations, pursuant to the provisions of Section 36-131a of the Connecticut General Statutes.

There were 11 state-chartered mutual savings and loan associations and four stock-chartered savings and loan associations operating 47 branches with $1.2 billion in deposits and $1.5 billion in total assets. Five new branch offices were opened in 1983. The organizers of Advest Savings and Loan Association, Hartford were granted a temporary certificate of authority to organize a stock-chartered savings and loan association pursuant to the provisions of Section 36-193j of the Connecticut General Statutes.

Fourteen national banks operated 299 branch offices in Connecticut as of year-end 1983. State National Bank merged with Connecticut Bank and Trust Company, with the resulting national bank being Connecticut Bank and Trust Company, N.A. National banks are supervised by the Comptroller of the Currency, Washington, D.C.

There were 21 federal savings and loan associations and federal savings banks operating 110 branch offices in Connecticut as of year end 1983. Federal savings and loan associations are supervised by the Federal Home Loan Bank Board, Washington, D.C.

The directory of banks, mutual savings banks, and savings and loan associations and their branches is found beginning on page .

Federal Home Loan Bank System

Twenty-nine mutual savings banks and all savings and loan associations in Connecticut are members of the Federal Home Loan Bank of Boston. Membership in the Federal Home Loan Bank System enables thrift institutions to borrow funds at market rates to supplement their own funds for purposes of home mortgage lending. Department of Banking policy encourages mutual savings bank membership in and borrowing from the Federal Home Loan Bank as an acceptable alternative to disintermediation, thus enabling continued financial support for the home mortgage market.

Federal Reserve System

One state-chartered commercial bank retains membership in the Federal Reserve System. All nationally chartered banks are required to be members. The Federal Reserve Bank provides member banks with privileges such as the use of the discount window and the use of the interdistrict funds transfer mechanism. The Federal Reserve Board of Governors implements the nation's monetary policy through its various policy tools which can have a broad impact on all types of financial institutions.

Under provisions of the Depository Institutions Deregulation and Monetary Control Act of 1980, the Federal Reserve Board has broad authority to set reserve requirements and establish regulations for all depository institutions in order to increase its effective control over monetary aggregates. The Act provides for an eight year phase-in of reserve requirements for non-member depository institutions and a four year phase-in for member banks. The Act also established the Depository Institutions Deregulation Committee which has authority to phase-out and eliminate interest rate ceilings on deposits.

Federal Deposit Insurance Corporation

All commercial banks and mutual savings banks in Connecticut are members of the Federal Deposit Insurance Corporation. The FDIC protects depositors of insured banks in the event of a bank failure by insuring deposits up to the limit of $100,000. Public deposits are also insured up to $100,000. The FDIC also regulates banks which are not members of the Federal Reserve System. Examinations of state-chartered, non-federal reserve members are scheduled and conducted by the Bank Regulation Division in conjunction with the Federal Deposit Insurance Corporation.

Federal Savings and Loan Insurance Corporation

All savings and loan associations in Connecticut are required to be members of the Federal Savings and Loan Insurance Corporation which insures deposits of savings and loan association members up to $100,000. Public deposits also are insured to $100,000. Examination of state-chartered savings and loan associations are scheduled and conducted by the Bank Regulation Division in conjunction with FSLIC examiners.

Savings Bank Life Insurance

Many savings banks are members of the Connecticut system of Savings Bank Life Insurance, offering ordinary and group life insurance policies at rates which are among the lowest available to the consumer. Information on this activity is contained in Table No. 29.

Money Forwarders

There were eleven money forwarders, non-bank issuers of money orders or travellers checks, licensed at the end of 1983. Many retail businesses in Connecticut act as agents for these companies which are listed in Table No. 30.

Supervision

During the year, all entities regulated by the Bank Regulation and Examination Divisions were examined. The large majority of these examinations were routine periodic examinations for the purpose of monitoring compliance with statutory requirements and to ensure that banking practices and internal policies meet uniformly high standards. Directors each receive a confidential report of the examination and have an opportunity to discuss the findings with members of the examining staff. In addition, several follow-up examinations for the purpose of monitoring progress toward correcting deficiencies and several examinations pursuant to merger activities were conducted. The Connecticut Development Credit Corporation also is subject to examination by the Bank Regulation Division. The statement of condition for this corporation is found in Table No. 33.

Legislation

During the 1983 session of the General Assembly, the following public acts, which affect banks and thrift institutions, were approved and signed into law:

P.A. 83-53, *An Act Concerning Savings Bank Life Insurance Co.*, redefines the statute which incorporated The Savings Bank Life Insurance Company to include stock savings banks.

P.A. 83-60, *An Act Concerning Out-of-State Mortgage Lenders*, requires that out-of-state banks making residential mortgage loans in Connecticut hold the closing transactions in this state.

P.A. 83-61, *An Act Concerning Title Insurance Requirement by Out-of-State Mortgage Lenders*, prohibits out-of-state banks which make mortgage loans in the state from requiring mortgagors to obtain owner's title insurance.

P.A. 83-131, *An Act Concerning the Extension of Loans or Credit to Executive Officers of State Bank and Trust Companies*, amends Section 36-66 of the General Statutes, and allows state-chartered commercial banks to extend loans to their executive officers of the same level that national banks are allowed by:

1. Removing the dollar limitation on loans to executive officers;
2. Authorizing loans for the education of the children of an executive officer;

3. Removing the $5,000 limitation on credit and loans; and
4. Authorizing the Commissioner to adopt regulations which would provide state bank and trust companies with the same lending authority with respect to their executive officers that national banks can.

P.A. 83-132, *An Act Concerning the Regulation of Bank Holding Companies and Savings and Loan Association Holding Companies,* amends Section 36-427 of the General Statutes as follows:

1. Requires bank holding companies to register with the Banking Commissioner within 180 days of the passage of the Act or formation of the holding company; and
2. Authorizes the Banking Commissioner to require reports and to issue cease and desist orders against holding companies whose activities are inconsistent with sound banking principles.

P.A. 83-214, *An Act Concerning Investments in Equipment and Fixed Assets by State Bank and Trust Companies,* amends Section 36-57(5) of the General Statutes and increases the amount a commercial bank may invest in banking equipment and fixed assets from fifty percent of capital and surplus to fifty percent of capital, surplus, undivided profits and loss reserves of such bank.

P.A. 83-225, *An Act Concerning Interest on Commercial Loans,* permits interest on any loan in excess of $10,000 made to any person, corporation, partnership or association to be either paid currently or to accrue. Accrued interest on such loan may be added to the debt on which interest may be charged and collected.

P.A. 83-228, *An Act Concerning the Investment of Personal Time Deposits,* amends Section 36-57(y) of the General Statutes. It authorizes commercial banks to accept personal time deposits and provides that personal time deposits, as well as savings deposits, may be invested pursuant to Chapter 641.

P.A. 83-230, *An Act Concerning the Maximum Allowable Rate of Interest on Certain Loans,* amends Section 37-9 of the General Statutes and postpones from March 1, 1983 to October 1, 1983 the date on which the exemption from usury standards ceases to apply to loans for the purpose of financing certain purchases of motor vehicles, recreation vehicles and boats.

P.A. 83-231, *An Act Concerning the Maximum Finance Charge on the Sale of New and Used Automobiles,* amends Section 42-85(a) of the General Statutes and postpones from October 1, 1983 to October 1, 1985, the effective date of the rollback of certain interest rates in the financing of motor vehicle purchases.

P.A. 83-271, *An Act Concerning the Servicing of Mortgage Loans by Savings Banks,* amends Section 36-134 of the General Statutes and permits savings banks to service loans they do not originate.

P.A. 83-273, *An Act Concerning Loans Secured by the Stock of a Bank or Bank Holding Company,* amends Section 36-68 of the General Statutes and permits a commercial bank to accept its own stock as collateral in cases where the bank is attempting to prevent loss on a debt previously contracted.

P.A. 83-274, *An Act Concerning the Lending Limit of State Bank and Trust Companies,* amends Section 36-651(1) of the General Statutes as follows:

1. Allows any state bank and trust company to set total direct or indirect

liabilities to any one obligor that are not fully secured at 15% of the bank's capital, surplus, undivided profits and loss reserves; and

2. Allows state bank and trust companies to set direct or indirect liabilities of any one obligor that are fully secured at 10% of the bank's capital, surplus, undivided profits and loss reserves, in addition to the 15% unsecured limitation.

P.A. 83-291, *An Act Concerning Interlocking Directors of Financial Institutions*, amends Section 36-9c of the General Statutes and does the following:

1. Includes federal savings banks in the definition of federally chartered banking institutions to which prohibitions exist against interlocking directorates;
2. Clarifies that restrictions do not apply to a banking corporation and its subsidiary; and
3. Extends the exemption provisions for banking institutions which are subsidiaries of the same holding companies to state and federal savings banks and savings and loan associations.

P.A. 83-298, *An Act Concerning the Establishment and Use of Satellite Devices*, amends Section 36-193(a) through (c) and provides that one or more banking institution may jointly own, operate and establish a satellite device.

P.A. 83-377, *An Act Concerning the Purchase and Sale of Banking Institutions*, amends Section 36-30 of the General Statutes as follows:

1. Provides that the public interest and protection of depositors need not be met when a state institution sells less than 50% of its assets to another banking institution; and
2. Clarifies that the approval of the Banking Commissioner is required when a state banking institution buys either a state or federal institution.

P.A. 83-378, *An Act Concerning the Authority of a State Bank and Trust Company, Savings and Loan Association, or Savings Bank, Authorized to Act as Trustee or Custodian of Individual Retirement Plans*, amends Section 36-73a of the General Statutes, and expands the authority which state-chartered banks and savings and loan associations have in investing in certain individual retirement accounts.

P.A. 83-406, *An Act Authorizing the Formation of Capital Stock Savings Banks and the Conversion of Mutual Savings Banks to Capital Stock Savings Banks*, amends Sections 36-2, 36-9c, 36-419, 36-420 and 36-421 of the General Statutes and enacts the following new legislation:

1. Provides for the de novo formation of capital stock savings banks;
2. Gives the Banking Commissioner authority to approve the conversion of a mutual savings bank into a capital stock bank;
3. Establishes a requirement for a liquidation account to protect eligible accounts holders for ten years; and
4. Allows conversion of institutions from one form to another with approval of the Banking Commissioner.

P.A. 83-411, *An Act Concerning Interstate Banking*, has several major points. Among the most important are that it:

1. Allows for limited interstate banking of various types among New England banking institutions and holding companies;

2. Authorizes a state bank and trust company to acquire and hold the stock of a Connecticut or New England banking institution;
3. Authorizes two or more state capital stock banks of any type to merge or consolidate pursuant to procedures currently in effect for state bank and trust companies;
4. Authorizes any state capital stock bank to convert into a federal capital stock bank and vice versa;
5. Repeals the moratorium on the establishment of office of out-of-state bank holding companies.

P.A. 83-438, *An Act Concerning Powers and Authority of State Chartered Savings Banks,* and P.A. 83-439, *An Act Concerning the Investment Authority of Savings Banks,* amend several bank power sections of the General Statutes. The Acts grant expanded and additional powers to savings banks. Parts of the Acts:

1. Amend the state N.O.W. account statute to bring it onto conformity with federal law;
2. Increase the percentage of assets that a savings bank may invest in commercial loans from 5% to 7½% prior to January 1, 1984, and 10% thereafter;
3. Remove the $300,000 limit on individual deposits in time accounts;
4. Give state-chartered savings banks trust powers;
5. Increase from 3% to 6% assets which may be invested in unrestricted investments; and
6. Extends the time period for repayment of installment loans to individuals from 20 to 30 years.

P.A. 83-536, *An Act Concerning Checks Drawn by Savings and Loan Associations,* amends Section 36-182 of the General Statutes and allows a savings and loan association to be the depository for its own money and permits it to issue checks drawn on itself.

P.A. 83-538, *An Act Concerning the Investment Powers of Savings and Loan Associations,* amends Section 36-178a of the General Statutes, and increases from 20% to 30% the assets of which savings and loan associations are permitted to invest in, among other areas, personal loans and loans in connection with credit agreements.

CONSUMER CREDIT DIVISION

The Consumer Credit Division is responsible for enforcement of Connecticut's laws concerning small loan companies, sales finance companies, debt adjusters, secondary mortgage loan licensees, consumer collection agencies, Truth-in-Lending and other consumer credit laws.

Connecticut is one of five states authorized by the Federal Reserve Board to hold an exemption from the Federal Truth-in-Lending Act, thereby permitting local enforcement of the Truth-in-Lending Law.

Although Connecticut has held such an exemption since August, 1970, it was necessary to reapply for an exemption in 1981 as the result of changes required by the Truth-in-Lending Simplification Act. This reapplication was approved effective October 1, 1982, and since that date Connecticut's exemption has continued under the Truth-in-Lending Simplification Act.

The division is comprised of a director, assistant director, seven examiners and a staff assistant. In addition, there is a full time examiner affiliated with the Bank Examination Division assigned to consumer complaints, who works closely with the Consumer Credit Division.

Disclosure of the Cost of Credit (Truth-in-Lending)

During 1983, the Consumer Credit Division conducted approximately 1,400 inspections of creditors subject to the requirements of the Truth-in-Lending Act and Regulations. These examinations covered state-chartered banks, state-chartered credit unions, entities licensed by the Consumer Credit Division, retail businesses of all types and automobile dealers. The degree of compliance remains high, with technical violations constituting the bulk of the non-compliance observed.

Creditors found to be in violation of the Truth-in-Lending Regulations are required to rebate overcharges, issue corrected disclosure statements where applicable, or issue additional rights of rescission where such rights were improperly administered initially. In addition, such creditors are required to advise the department of their plan to prevent similar violations from occurring in the future.

The staff of the Consumer Credit Division provides creditors subject to the Truth-in-Lending Act with substantial assistance in complying with the requirements of the Act. Counseling is offered to creditors during the examination process, as well as afterward, in an effort to assure compliance. From time to time, trade associations and other groups present formal educational programs in which staff members participate. The large volume of consumer inquiries received by the division are used as an opportunity to educate the public in how to best use the information creditors are required to disclose.

Small Loan Licensees

There were 70 small loan licensees in 33 communities at the close of the year.

During the year, one new license was granted and 11 were surrendered for cancellation.

The dollar amount of loans outstanding as of December 31, 1983, was $66,389,262, a decrease of 4.2% since December 31, 1982. The number of loans outstanding decreased 13.6% over the same period to 49,098 as of year-end.

A total of 34,463 loans were made during the year, of which 33,185 or 96.3% were unsecured, and 1,278 or 3.7% were secured by various forms of property. Of the total 1,278 secured loans made, 335 or 26.2% were secured by real estate, 845 or 66.1% were secured by automobiles, and 98 or 7.7% were secured by miscellaneous personal property.

The 34,463 loans made during the year were distributed as to type of borrowers as follows: new borrowers, 8,893 or 25.8%; former borrowers, 4,934 or 14.3%; and present borrowers, 20,636 or 59.9%. Loans to present borrowers totaled $39,919,396 and involved the refinancing of $21,258,567 of existing balances and the advancing of $17,932,829 in additional cash. See tables numbered 45 through 50.

As of December 31st, 64 small loan licensees had secondary mortgage loan licensees operating on the same premises. These licensees had 5,298 secondary mortgage loans outstanding totaling $70,425,394 at year-end, a decrease of 285 or 5.1% in number of loans and an increase of $3,195,746 or 4.8% in dollar amount. Similarly, affiliated sales finance company licensees are permitted to operate on the same premises as small loan licensees. Sixty-one such licensees had 13,313 retail instalment contracts outstanding totaling $8,686,622 as of December 31st.

The following additional "other business" authorizations were in effect as of December 31st:

Leasing Personal Property	4
Six Percent Single Payment Loans	1
Lending for Business and Commercial Purposes	5
Wholesale Floor Planning	1
Income Tax Return Preparation	41
Sale of Travelers Checks	1

Sales Finance Companies and Retail Instalment Sales Financing

Two types of sales finance company licensees are issued by the banking commissioner. A limited license is issued to those who conduct the sales finance business in conjunction with the small loan business and a regular license is issued to all others conducting the sales finance business. Licensees are examined for compliance with the Retail Instalment Sales Financing Act (Chapter 733 of the General Statutes) and the Truth-in-Lending Laws.

On December 31, 1983, there were 87 regular licenses and 61 limited licenses in effect. During the year, 12 new regular licenses were issued and 8 were surrendered or not renewed. In addition, 1 license was transferred from limited status to regular status upon surrender of the affiliated small loan license, and 1 was transferred from regular status to limited status upon the issuance of a small loan license at the same premises.

Debt Adjusters

Since October 1, 1979, all debt adjustment activities in Connecticut, except those performed by a bona fide nonprofit organization licensed by the banking commissioner to do so, have been prohibited. At that time, only one organization was known to be offering such a service – Consumer Credit Counseling Service of Connecticut, Inc. A license was issued to this organization on October 2, 1979 and it has remained active since.

There have been no additional applications for licenses to engage in the debt adjuster business.

Consumer Collection Agencies

As of December 31, 1983, there were 162 consumer collection agencies licensed. During the year, 22 new licenses were issued and 14 existing licensees failed to renew or voluntarily surrendered their licenses.

Secondary Mortgage Loan Licensees

Two types of secondary mortgage loan licenses are issued by the Banking Commissioner to distinguish between secondary mortgage loan licensees who actually grant such loans as a lender and those who simply arrange loans to be granted by others. Licenses issued to the latter are designated "broker only."

As of year end, 445 secondary mortgage loan licenses were outstanding, of which 161 were designated "broker only." Of the remaining 284 secondary mortgage loan lenders, 64 were licensed to operate on the same premises as small loan licensees.

Legislation

The 1983 session of the Connecticut General Assembly passed a number of bills related to consumer credit. They are as follows:

P.A. 83-136, *An Act Amending the Truth-in-Lending Act*, incorporates into the Connecticut Truth-in-Lending Act the amendments to the Federal Truth-in-Lending Act under Public Law 97-320. These amendments extended the prohibition against surcharges imposed by merchants honoring credit cards and exempted guaranteed student loans from disclosure requirements.

P.A. 83-226, *An Act Maintaining the Maximum Finance Charge on Open End and Closed End Credit*, postpones from October 1, 1983, to October 1, 1985, the effective date on which the maximum permissible annual percentage rate on open end credit plans reduces from 18% to 15%, and on retail instalment contracts from 21% to 18%.

P.A. 83-230, *An Act Concerning the Maximum Allowable Rate of Interest on Certain Loans*, postpones from March 1, 1983, to October 1, 1985, the date on which the exemption from the usury statutes ceases to apply to loans for the purpose of financing the purchase of a motor vehicle, a recreational vehicle or a boat, carrying an interest rate of not more than 18%, payable in four or more monthly, quarterly or yearly instalments which is unsecured or in which a security interest is taken in such property.

P.A. 83-231, *An Act Concerning the Maximum Finance Charges on the Sale of New and Used Automobiles*, postpones from October 1, 1983, to October 1, 1985, the effective date on which the maximum permissible annual percentage rate for the sale of motor vehicles will change from:

1. 18% to 16% for new motor vehicles;
2. 19¼% to 16¼% for a used motor vehicle which is less than three years old to 16¼% for a used motor vehicle which is less than two years old;
3. 21½% for used motor vehicles more than three years old to 21½% for used motor vehicles more than two years old.

P.A. 83-345, *An Act Concerning Credit Accident Health Insurance Under the Small Loans Law*, provides that consumer borrowers may elect to request credit accident and health insurance when obtaining a loan pursuant to the Small Loans Law, and permits borrowers to cancel any credit life, health or accident insurance obtained within fifteen days.

P.A. 83-358, *An Act Concerning Attorney's Fees and the Collection of Actual and Reasonable Costs of Expenses on Real Estate Loans Under the Small Loans Law*, permits certain charges for attorney's fees under the small loan law and authorizes reasonable collection of certain expenses for services not performed by a salaried employee of the lender on real estate loans.

P.A. 83-460, *An Act Limiting Fees Charged by Second Mortgage Lenders*, limits prepaid finance charges to 10% of the principal of any second mortgage loan made by secondary mortgage loan licensees and prohibits demand clauses in such transactions, except for demand clauses predicated on default in an instalment payment for more than 60 days or any other condition of default set forth in the mortgage note.

CREDIT UNION DIVISION

The Credit Union Division is comprised of a director, an assistant director, seven field examiners, a pre-professional trainee and four support personnel. The division examines and supervises 145 state-chartered credit unions and meets with officers and directors of each credit union in order to review the findings of the examination report. The division also offers assistance to new credit unions in an effort to ensure that directors, officers and committees understand their responsibilities and obligations under the law.

Condition and Operating Results

Membership in state-chartered credit unions decreased during 1983 due to the conversion of the Pfizer Employees Credit Union, Inc., to a federal charter. After adjusting year-end 1982 data to exclude Pfizer, membership shows a modest gain of approximately 3,700 in 1983 to 191,558. During 1983, there was a substantial increase in credit union assets of $41.3 million, a 15.6% increase, bringing total assets to $306.1 million at year end. Net loans to members increased by more than $20.6 million to $201.4 million; the bulk of the remaining increased assets was placed in investment accounts at the Constitution State Corporate Credit Union. These investments increased by $14.0 million, a 27.1% increase for the year and totaled $65.6 million at year end.

Total members' shares increased by $49.5 million in 1983, totaling $280.3 million and representing a 21.5% growth when 1982 figures are adjusted for the Pfizer conversion. This compares favorably to the 13.3% growth in shares reported in 1982. There was a $1.5 million increase in members' equity in 1983 comprising a $0.2 million increase in reserves and a $1.3 million increase in undivided earnings. Total equity at year end was $17.2 million.

This summary of balance sheet changes in 1983 indicates that sources of funds, primarily increases in members' shares, totaled $50 million. These funds were used to acquire investments at Constitution State Corporate Credit Union, Inc. totaling $16.6 million to acquire other investments of $8.2 million and to increase loans to members by $27.7 million. Meanwhile, debt and other liabilities increased by $2.5 million. Comparative aggregated balance sheet data for 1982 and 1983 are shown on Table No. 36. Balance sheet data for individual credit unions are contained in Tables 38 and 39.

Constitution State Corporate Credit Union has not been included in the consolidated financial accounts because its members are credit unions, and its assets and liabilities are largely the liabilities and assets, respectively, of credit unions already included in the consolidation.

Earnings

During 1983, gross operating income of state-chartered credit unions amounted to $34.1 million, a $2.5 million, or 7.9%, increase over the previous year's income. Operating expense increased by $244 thousand, or 1.8%, with the result that net income from operations was $20.5 million, a 12.6% increase over 1982's income from operations.

Income was derived primarily from interest earned on loans to members which increased $1.2 million, or 4.8%, over the 1982 figure. However, the largest increase in income is attributed to the increase in invested funds: earnings on investments were up $1.4 million, or 20.7%, from 1982. The change in operating expenses is due largely to a $242 thousand decrease in the cost of borrowed money and a $534 thousand increase in employee compensation and benefits. Interest paid on borrowed funds decreased significantly as a result of large reductions in outstanding obligations.

Dividends paid to members in 1983 were $18.8 million which represents a payout rate of 91.7% of net income from operations. A non-operating loss of approximately $167 thousand was realized in 1983, and $300 thousand was transferred to reserves, leaving $1.3 million as the increase in undivided earnings in 1983. Undivided earnings at year end 1983 were 3% greater than at year end 1982.

The average dividend rate on regular share accounts for the 144 state-chartered credit unions, excluding Constitution State Corporate, was 6.41%: 27 paid dividends at rates greater than 7%, 38 paid dividends of 7.0%, 36 paid dividends at rates between 6.0% and 7.0%, 17 paid dividends at rates between 5.25% and 6.0%, and 11 paid dividends at rates of less than 5.25%. In addition, 11 credit unions paid dividends at rates ranging between 5.0% and 10.0%. The breakdown of income, expenses and the disposition of earnings is shown in Table No. 40.

Constitution State Corporate Credit Union, Inc.

Constitution State Corporate Credit Union, Inc. is chartered by the state to serve member credit unions as a central credit union, providing the means by which member credit unions may invest surplus funds and standing ready to lend funds to member credit unions with excess demand for loans by individual members.

Investments by member credit unions, both federal- and state-chartered in Constitution State Corporate increased from $214.9 million to $231.2 million, an increase of 7.6%. Net loans to member credit unions decreased from $3.0 million to $2.8 million, while investments in securities, primarily short-term instruments and share accounts at the U.S. Central Credit Union, increased from $215.2 million to $242.8 million at year end 1983.

Net operating income of Constitution State Corporate was $25.2 million, of which $24.2 million, or 96.0%, was paid out as dividends to member credit unions.

Structure

Exclusive of Constitution State Corporate, there were 144 state-chartered credit unions with total assets of $306.0 million at year end 1983 in Connecticut. During the year, three credit unions were liquidated, six were merged into other credit unions and two converted to federal charter. Details of these changes are found on Table 42.

Average asset size of state credit unions was $2.1 million. Twenty-eight credit unions, comprising 19.4% of all credit unions, had assets of $2.0 million or more. These credit unions accounted for 80.9% of all assets. The smallest, 29.2% of the credit unions, each had assets of less than $250,000; they accounted for 1.8% of all assets. Table 43 presents selected balance sheet items arranged by asset size of credit unions.

There were 256 federally chartered credit unions in the State of Connecticut with total assets of $1,078.5 million as of year end 1983, which represents an increase of 22.1%. The average asset size of federal credit unions was $4.2 million.

Legislation

During the 1983 session of the General Assembly, the following Public Acts were approved which affect credit unions:

P.A. 83-296, *An Act Concerning Credit Union Investments*, permits boards of directors to determine maximum secured and unsecured loan maturities; broadens investment authority in companies which provide services to the credit union; increases the limit on investments in notes or share accounts of other credit unions to the insured limit of the share account investment; and permits investments in federal funds to an amount not to exceed five percent of the credit union's paid-in and unimpaired capital and surplus.

P.A. 83-229, *An Act Concerning Credit Unions*, clarifies that a credit union need not seek prior written approval from the banking commissioner before establishing a dividend rate and allows the banking commissioner to restrict the payment of dividends if it appears that payments would adversely affect the financial condition of the credit union; requires the affirmative vote of a majority of those credit union members voting in order to approve a resolution to dissolve and provides emergency dissolution action by the commissioner; and allows the commissioner to authorize a merger without regard to field of membership where a credit union may be experiencing financial difficulties and other alternatives to merger are not reasonably available to protect the members and creditors of the credit union.

P.A. 83-306, *An Act Concerning the Central Credit Union*, expands the field of membership of the central credit union; restricts membership in the individual member division; requires the board of directors of the central credit union to meet at least quarterly and to establish loan, investment and borrowing policies and permits the board of directors to delegate its duties to an executive committee between meetings; prohibits loans sold by the central credit union to the central liquidity facility from being treated as funds borrowed by the central credit union and permits the central credit union to invest in debt obligations of domestic corporations; permits the central credit union to enter into correspondent relationships with other financial institutions and to establish subsidiaries to provide services to its members; allows the central credit union to receive and hold deposits or investments of any central liquidity facility authorized by federal law of which the central credit union is an agent member.

P.A. 83-331, *An Act Concerning the Deposit of Public Funds in Credit Unions*, expands the definition of public deposits to include share accounts and term share accounts; expands the definition of "qualified public depository" to include state and federal credit unions; and allows the deposit of public funds to a maximum of one hundred thousand dollars in state and federal credit unions.

P.A. 83-332, *An Act Concerning the Establishment of Par Value and the Payment of Dividends on Credit Union Shares*, removes the twenty-five dollar limitation on the par value of credit union shares and gives credit unions the option to pay dividends on the actual dollar value of an account as well as on shares which are fully paid.

P.A. 83-333, *An Act Concerning Credit Union Share Insurance*, permits the banking commissioner to extend the time by which credit unions must qualify for federal share insurance provided he determines that any such credit union is expected to qualify for and obtain such share insurance by July 1, 1985.

SECURITIES AND BUSINESS INVESTMENTS DIVISION

The Securities and Business Investments Division is responsible for the following areas subject to the general supervision of the Banking Commissioner: 1) the registration of Tender Offers, Securities and Business Opportunity programs for sale in Connecticut; 2) Broker-Dealer and Investment Adviser and Agent registration; 3) routine examinations of Broker-Dealer and Investment Adviser registrants; and 4) enforcement of the Tender Offer, Securities and Business Opportunity laws.

As of year-end 1983, the division was comprised of a division director, a director of enforcement, eleven examiners, two Connecticut Careers Trainees and thirteen support personnel.

Activities

Jurisdiction of the Banking Commissioner over the Tender Offer, Securities and Business Opportunity laws emanates from Chapters 661a, 662 and 662a of the General Statutes, respectively.

In connection with the securities and business opportunity laws, as of the year-end 1983, 23,833 persons were registered to engage in selling securities and to offer advice and management services regarding investments in securities. This represents a 20% increase over the number of registrants in 1982. Fifty-five percent of those registered were engaged in the general brokerage business. (See Tables Numbered 51, 52, 52a and 53.)

In 1983, 3,975 registration statements of issuers of securities prior to their sale in Connecticut were received. Thirty-six registrations by sellers of business opportunity programs were received. Fifteen business opportunity registrations were renewed. There were no tender offers registered during 1983. (See Table No. 55.)

During 1983, 231 securities complaints and 4 business opportunity complaints were processed. Also, during 1983, 22 routine broker-dealer and 4 investment adviser examinations were undertaken. One hundred eighty-eight securities and 11 business opportunity investigations were initated. Seven cease and desist orders were issued in the securities areas compared to a total of 9 the previous year. One securities matter was referred for criminal action. (See Table No. 56.) Of all the complaints processed and investigations opened, most were resolved on the administrative level prior to their closure. Many of such administrative resolutions took the form of requiring those believed to be violating the law to offer rescissions to investors, to submit affidavits that no business would be conducted in Connecticut until properly registered or exempt from registration under the securities or business opportunity laws, to enter into consent agreements, or a combination of the foregoing.

In 1983, Counsel to the Banking Commissioner issued 3,159 interpretive opinions and exemption acknowledgements in the area of securities and 41 in the area of business opportunities. (See Table No. 57.)

Legislation

In 1983, Chapter 662 of the Connecticut General Statutes, the Connecticut Uniform Securities Act, was amended by P.A. 83-368 which took effect on May 26, 1983. P.A. 83-368 made certain changes to the definitional, registration and exemptive provisions of Chapter 662, including:

1) An amendment to Section 36-471(b) of the Act which removed the exclusion from the "agent" definition for persons representing an issuer in effecting transactions exempted by Section 36-490(b)(9) of the Act.

2) An amendment to the definition of "broker-dealer" found in Section 36-471(c) of the Act which removed the exclusion for persons with no place of business in Connecticut who do not direct more than 15 offers to sell or buy into Connecticut during any period of 12 consecutive months.

3) An amendment to the definition of "investment adviser agent" found in Section 36-471(g) of the Act which removed the exclusion for partners of an investment adviser.

4) An amendmant to Section 36-474(c) which removed the requirement that offers or sales regarding oil, gas or mining limited partnerships, or certificates of interest or participation in oil, gas or mining titles or leases, or in payments out of production under such titles or leases be effected through a Connecticut-registered broker-dealer.

5) Increases in the registration and transfer fees for broker dealers, agents, investment advisers and investment adviser agents.

6) Changes in the fees for securities registration.

7) The imposition of a $25.00 filing fee for all filings made in connection with offerings exempt under 1) Section 4(2) of the Securities Act of 1933 and Section 36-490(b)(9)(A) of the Act, 2) Rule 506 of Regulation D and Section 36-490(b)(9)(A) of the Act, and 3) Rule 505 of Regulation D and Section 36-490(b)(9)(B) of the Act.

8) An amendment to Section 36-502(g) which provided that issuers such as the United States, a state, Canada or a foreign government with which the U.S. maintains diplomatic relations need not file a consent to service of process.

Chapter 662a of the Connecticut General Statutes, the Connecticut Business Opportunity Investment Act, was amended by P.A. 83-217 which became effective on May 26, 1983. The principal changes made by P.A. 83-217 include:

1) An amendment to the definition of "business opportunity" contained in Section 36-504(6) of the Act which removed the one-hundred dollar floor contained in Section 36-504(6)(D) of the Act.

2) A detailed description of the procedure to be followed in effecting a post-sale registration under Section 36-505(e) of the Act.

3) An amendment requiring sellers of business opportunities to furnish more timely disclosures to purchaser-investors and to disclose information regarding persons representing the seller in offering or selling business opportunities in Connecticut.

4) An amendment to Section 36-508(b) of the Act requiring business opportunity sellers to file more complete financial information with the Commissioner.

5) The provision of a de minimus exemption from the registration, specific disclosure, bonding and filing provisions of Chapter 662a for certain small offerings, subject to further modification, withdrawal, conditioning or waiver by order of the Commissioner.

Exemptive Orders

In connection with the amendments to Section 36-508(e) of Chapter 662a of the Connecticut General Statutes, the Banking Commissioner issued an order on June 21, 1983 defining the term "total amount a purchaser-investor becomes obligated to pay" as used in the exemptive provisions of Section 36-508 (e)(1)(A). The order defined the term to include tender of money or currency; materials or products valued at fair market value; securities and escrow deposits or payment for performance guarantees. The order also defined the term to include payment for 1) promotional literature or assistance in advertising or marketing; 2) the rental or purchase of space, location or equipment; 3) assistance in operations set-up, organization or financing; 4) training; 5) initial or start-up inventory, materials or supplies; and 6) professional advice provided by the seller or on the seller's behalf.

Regulations

A number of amendments to the Regulations promulgated under the Connecticut Uniform Securities Act were implemented, effective August 17, 1983.

1) Section 36-500-2(f) of the Regulations was amended to provide a new definition for the term "client" as used in Section 36-471(f) of the Act which defines the term "investment adviser."

2) Section 36-500-5(b)(2) of the Regulations was amended to require a broker-dealer to file written notice with the Banking Commissioner within a specific time period whenever 1) it hired an agent transferred from another broker-dealer or 2) an agent left its employ.

3) An amendment to Section 36-500-5(b)(3) of the Regulations provided that a transfer for broker-dealer agent registration would be effected only after the Commissioner received a letter of notification from the registrant, his or her former employer and his or her new employer.

4) Section 36-500-5(d) of the Regulations was amended to require that a person intending to register as an investment advisor agent and/or a broker-dealer agent obtain prior written consent from both present and prospective employers to act in such dual capacity.

5) An amendment to Section 36-500-6(a) of the Regulations clarified what experience could satisfy the experience requirements for broker-dealer and investment adviser applicants for registration.

6) An amendment to Section 36-500-6 provided that all persons acting as managers must meet the experience requirements found in Section 36-500-6(a)(1) of the Regulations and clarified that a manager is any person 1) who supervises sales personnel either directly or indirectly or 2) who is responsible for the day-to-day operation and supervision of an office of a broker-dealer in Connecticut.

7) Section 36-500-6(e) required passage of the principal's examination for 1) all officers, partners or sole proprietors of a broker-dealer who act as managers and 2) all managers.

8) An amendment to Section 36-500-8(a)(1) of the Regulations required audited statements of financial condition for broker-dealer or investment adviser applicants who had been in business for one year or more.

9) An amendment to Section 36-500-13(a)(2) of the Regulations clarified that the person responsible for the day-to-day operation and supervision of

an office of a broker-dealer or investment adviser in Connecticut must be a registered principal rather than a registered agent.

10) A new subdivision was added to Section 36-500-13(a)(3) of the Regulations specifying what records should be maintained at the branch office of a broker-dealer or investment adviser in Connecticut.

11) Section 500-13(a)(4) of the Regulations was amended to define the term "branch office."

12) An amendment to Section 500-15(a)(2)(H)(i)(aa)(nnn) of the Regulations made it a dishonest or unethical business practice for a broker-dealer to execute any transaction to purchase or write an option contract without obtaining a written option agreement from the customer before the transaction was consummated.

13) New subsection (c) of Section 36-500-17 of the Regulations provided for the registration of securities to be offered in series or securities for which a registration for delayed or continuous offering and sale had been filed under the Federal Securities Act of 1933 (shelf registration).

14) An amendment to Section 500-17-1(a) of the Regulations clarified that a registration statement for investment company shares covered only one class, series or portfolio.

15) Subsection (c) of Section 36-500-17-1 of the Regulations was amended to set forth the procedure for the filing of a renewal registration for investment company shares.

16) New subsection (1) of the Section 36-500-19 of the Regulations set forth the procedures for effecting a postsale registration of securities under Section 36-488(1) of the Connecticut Uniform Securities Act.

17) Section 36-500-22(b)(9) of the Regulations was substantially amended to accommodate offerings exempt under Section 4(2) of the Securities Act of 1933 and under Rules 505 and 506 promulgated by the Securities and Exchange Commission.

Respectively submitted,

BJ Woolf

Brian J. Woolf
Banking Commissioner

STATE BANKS AND TRUST COMPANIES

Directory and Statistics

Executive Officer; Italicized type indicates Chief Executive Officer
Directors/Trustees; Italicized type indicates Chairman

AMITY BANK (WOODBRIDGE)

Incorporated 1964

EXECUTIVE OFFICERS–*President, Keith D. McNamara;* Vice President and Secretary, Felicity Lavin; Vice President and Treasurer, Edward J. Maloney, Jr.

DIRECTORS–*Fred Nives*, Keith D. McNamara, Charles K. Bockelman, Edward J. Cooney, Robert G. Grodd, Pascale Musto, Saul M. Ripps, Robert A. Slavitt, Arthur W. Sorensen, Jr., Maurice Sturm.

THE BANK OF NEW HAVEN

Incorporated 1978

EXECUTIVE OFFICERS–*President, Joseph V. Ciaburri;* Executive Vice President, Stewart J. Dickinson; Senior Vice President, Stephen W. Mirabella; Vice President, Joseph F. Bruno; Vice President, Joseph A. Guardo; Vice President, W. Neil Godfrey; Vice President, Lorraine K. Young.

DIRECTORS–Richard L. Ades, Martin R. Anastasio, Joseph V. Ciaburri, *George M. Dermer*, Thomas M. Donegan, Albert M. D'Onofrio, Victor B. Hallberg, Theodore F. Hogan, Jr., Lawrence M. Liebman, Anna Nowak, Vincent A. Romei, Stanley Scholsohn, Alexander R. Showe.

BANK OF STAMFORD

Incorporated 1982

EXECUTIVE OFFICERS–*President and Treasurer, Dominick Uva, Jr.*; Vice President, Thomas H. Williams; Vice President, Daniel C. Rosa.

DIRECTORS–James A. Ford, Robert Kennedy, L.F. Lionetti, Melvin L. Maisel, Julius Markiewicz, Robert P. Masotti, Hugh O'Connell, Linda Noyes Portanova, Genaro J. Rubino, Carl W. Shanahan, Joseph Tooher, Jr., Cresenzo Signore, Irwin Silver, *Dominick Uva, Jr.*, Richard Uva.

CHESTER BANK

Incorporated 1914

EXECUTIVE OFFICERS–*President, Robert D. Mitchell;* Vice President, Stuart S. Joslyn; Vice President and Treasurer, Sisto D. Radicchi; Vice President, Bruce H. Watrous; Secretary, Peter J. Tiezzi, Jr.

DIRECTORS–Harry R. Archambault, Hamilton C. Bates, Jr., Merritt M. Comstock, Richard R. Daniels, Sr., Harold C. Jones, Stuart S. Joslyn, Barbara Kingsford, W. Michael McCulley, Robert D. Mitchell, Roycroft A. Monte, Sisto D. Radicchi, Robert W. Woodstock, *Arnold H. Watrous*, Daniel J. Zanardi.

THE CITIZENS BANK AND TRUST COMPANY OF GLASTONBURY

Incorporated 1966

EXECUTIVE OFFICERS–*President, Randy Stewart;* Executive Vice President and Treasurer, Alex Webster; Senior Vice President, Thomas L. Spiwak; Vice President, E.E. Novey, Jr.; Secretary, Charles F. Monzeglio, Jr.; Controller, Richard O. Madden; Vice President, Robert A. Phelon; Vice President, Nicholas A. Konon, Jr.; Vice President, Dale R. Roath.

DIRECTORS–Francis B. Barnett, Jr., James D. Brown, Thomas J. Flanagan, William B. Glotzer, Robert J. Hale, Jay W. Jackson, Edward F. McCabe, Francis V. Manion, John D. Masserio, William L. Monaco, *Charles F. Monzeglio, Jr.*, E.E. Novey, Jr., James D. O'Connor, Stephen F. Ruff, Randy Stewart.

CITYTRUST (BRIDGEPORT)
Incorporated 1849

EXECUTIVE OFFICERS–*President, Jonathan A. Topham;* Vice Chairman of the Board, E. Cortright Phillips; Executive Vice President, Reid C. Spencer; Senior Vice President, Michael G. Carew; Senior Vice President and Treasurer, Peter B. Salsbury; Senior Vice President, Stephen P. Boyle; Senior Vice President, Robert F. Cahill; Senior Vice President, Lawrence J. Bues; Senior Vice President, Peter G. Dahl; Senior Vice President, Peter W. Floeckher; Senior Vice President, Richard F. Meade; Senior Vice President, Murray H. Morse; Senior Vice President, Kenenth M. Park; Senior Vice President, Richard Tucker; Secretary, Frank W. Estes; Senior Vice President, Merritt Carlton; Senior Vice President, M. James Geraghty; Senior Vice President, Thomas W. Grant, III; Senior Vice President, Robert Matheu; Senior Vice President, Charles M. Strait; Senior Vice President, Kevin S. Tierney; Senior Vice President, John D. Wemmlinger; Senior Vice President, Francis J. Wiatr.

DIRECTORS–Robert C. Baldwin, Walter Baum, Drummond C. Bell, Philip H. Burdett, Cameron Clark, Jr., Robert W. Dixon, William A. Haist, Jr., Marion S. Kellogg, Hubert T. Mandeville, E. Cortright Phillips, Charles E. Spencer, III, *George F. Taylor*, Ernest C. Trefz, Jonathan A. Topham.

COLONIAL BANK (WATERBURY)
Incorporated 1954

EXECUTIVE OFFICERS–*Chairman, Francis M. White;* President, George Ehrhardt, Jr.; Senior Vice President and Controller, Edmund J. Behan; Executive Vice President, Joseph Carlson, II; Executive Vice President, Louis H. Ulizio, Jr.; Senior Vice President and Secretary, Richard A. Glassman; Senior Vice President, Bruce A. Wilson; Senior Vice President and Treasurer, Timothy J. O'Grady.

DIRECTORS–William F. Andrews, Thomas F. Brennan, Orton P. Camp, Jr., John R. Caruso, Norman Cohen, John C. Dean, John A. DiBiaggio, George Ehrhardt, Jr., I. Martin Fierberg, John D. Gradwell, John R. Graham, Frederick O. Hoerle, Sister Margaret R. Kenny, Conrad J. Kronholm, Jr., Vincent B. Largay, Margaret W. Lawson, Arthur J. LoVetere, Anthony J. Lombard, Robert Mailhouse, Howard J. Mattioli, Edwin H. May, Jr., John A. Michaels, L. Lawton Miner, Lance R. Odden, Walter H. O'Halloran, Francis J. Oneglia, G. Bradford Palmer, Jr., William J. Pape, II, William F. Partridge, Carl A. Peterson, John J. Redden, Harry F. Rice, Jr., David C. Robinson, Michael G. Sendzimir, George A. Silvester, Milton Sorokin, Robert L. Sykes, *Francis M. White*, Robert A. Foise.

CONNECTICUT WOMEN'S BANK (GREENWICH)
Incorporated 1974

EXECUTIVE OFFICERS–*President, Thomas C. Nachod;* Vice President, Anthony J. Cedrone; Vice President and Treasurer, Judith J. Safford.

DIRECTORS–Sheila Arnaboldi, Michael A. Buzzeo, Richard E. Deutsch, Steven M. Folb, Patricia C. Isbrandtsen, Mary-Elizabeth Jacques, Arthur Lutz, Arthur Marciano, Bernice T. Miller, Thomas C. Nachod, Bobbie Pickering Shannon, Lester H. Sharlach, Ruth L. Sims, Valerie L. Sodano, *Lois Sontag*.

THE FIDELITY TRUST COMPANY (STAMFORD)
Incorporated 1902

EXECUTIVE OFFICERS–*President, David V. Andrews;* Executive Vice President and Secretary, Augustine C. Troy; Senior Vice President, Barry B. Davall; Senior Vice President and Treasurer, Edward T. Russell; Senior Vice President, Walter T. Sullivan.

DIRECTORS–Fred T. Allen, David V. Andrews, Robert A. Beer, Richard L. Brinckerhoff, *T. Ward Cleary*, John J. Cloonan, Kingsley Gillespie, Merle L. Lockwood, William Pitt, Lois PontBriant, Andrew R. Robustelli, Norman I. Schafler, Augustine C. Troy.

FIRST BANK (NEW HAVEN)
Incorporated 1792

EXECUTIVE OFFICERS–*President, F. Patrick McFadden, Jr.;* Executive Vice President, Thomas J. Cahill, Jr.; Senior Vice President, L. Kirk Baird, Jr.; Senior Vice President, Donald W. Grigley; Senior Vice President, Kenneth M. Klieback; Vice President, Michael V. Lewis; Senior Vice President, Carl W. Lindskog; Vice President, B. Patrick Madden; Senior Vice President, Francis A. Merola; Secretary, Moshe Reiss; Senior Vice President, Bruce D. Stuckey; Senior Vice President, F. Perry Wilson, Jr.; Senior Vice President and Treasurer, William A. Young.

DIRECTORS–Dudley F. Blanchard, Guido Calabresi, Albert F. Clear, F. Francis D'Addario, Phillip T. Davidson, Roger M. Freedman, James H. Gilbert, Gary R. Ginsberg, Betsy D. Henley-Cohn, James B. Hurlock, Frank Kenna, James C. Lamberti, Robert E. Lapides, Frederick J. Mancheski, John E. McConnaughy, Jr., F. Patrick McFadden, Jr., Walter H. Monteith, Jr., Peter P. Nitze, Charles N. Schenck, III, Helmuth W. Schultz, Cornell Scott, G. Harold Welch, Jr.

THE GLASTONBURY BANK AND TRUST COMPANY
Incorporated 1919

EXECUTIVE OFFICERS–*President, John H. Hamby, Jr.;* Executive Vice President, James Uccello; Senior Vice President, James A. Phillips; Senior Vice President and Treasurer, Allen L. Nielsen; Vice President, Raymond B. Bechard; Secretary, Harvey A. Katz; Vice President, Janice A. Stimson; Vice President, Charles U. Sullivan.

DIRECTORS–William G. Affleck, Loren Andreo, Ronald E. Bourbeau, Helen B. Gay, Alden A. Ives, Harvey A. Katz, Henry A. Kinne, Carl E. Larson, Louis P. Longo, Michael P. Price, Edward J. Sharr, Mark A. Sheptoff.

HOME BANK AND TRUST COMPANY (MERIDEN)
Incorporated 1854

EXECUTIVE OFFICERS–*President, John R. DiBella;* Executive Vice President, Raymond N. Lyons; Senior Vice President, Kenneth J. DeLisa; Senior Vice President, Wayne C. Golon; Vice President, Joseph J. Salinardi; Vice President, John S. Newton; Vice President, John E. Engdahl.

DIRECTORS–Frank R. Ball, Paul B. Baron, A. Gordon Davis, Jr., John R. DiBella, Philip H. Hall, Barbara L. Harper, Robert M. Luby, Raymond N. Lyons, Frank J. Nastri, Robert P. Patton, Marsha O. Pendleton, Michael F. Stone, Carter H. White, Carlton H. Winslow.

THE HOUSATONIC BANK AND TRUST COMPANY (ANSONIA)
Incorporated 1976

EXECUTIVE OFFICERS–*President, Jasper J. Jaser;* Senior Vice President, James F. Rogers, III; Treasurer and Controller, James M. Judd.

DIRECTORS–Arnold J. Alderman, Gerald J. Bogen, Newton D. Brenner, Barbara S. Dybas, David A. Einbinder, Saturno P. Francini, John A. Frey, Guy J. Greco, Charles J. Greene, *Henry F. Healey, Jr.*, Jasper J. Jaser, Sidney H. Joseph, Eugene D. Micci, Joseph F. Monaco, Jr., Lawrence A. Pirritino, Frank Rapp, E. James Uberti, Peter J. Vartelas, Joel M. Young.

THE INDEPENDENT BANK AND TRUST COMPANY (WILLIMANTIC)
Incorporated 1910

EXECUTIVE OFFICERS–*President, Donald K. Hodgins;* Senior Vice President, Dana J. Gould; Vice President and Treasurer, Michael J. Hinchey; Vice President, Anita Hamblett; Vice President, John M. Korba, Jr.; Vice President, James N. Ladd, Jr.; Vice President, George J. Meehan; Vice President, Paul A. Pepin; Secretary, Harry S. Gaucher, Jr.

DIRECTORS–G. Rene Caron, Ellis V. Disch, Richard S. Doran, Lester E. Foster, Edward V. Gant, Harry S. Gaucher, Jr., Joseph H. Goldberg, Leverett M. Grant, Otto R. Hain, Donald K. Hodgins, Milton P. Kozelka, James J. Preble, Willard J. Stearns, *Stanley J. Sumner*, Basil T. Tsakonas, Albert E. Waugh.

THE JEWETT CITY TRUST COMPANY
Incorporated 1921

EXECUTIVE OFFICERS–*President, Chester L. Dudkowski;* Treasurer, Leonard T. Stavrou.

DIRECTORS–Raymond Anderson, William Demicco, *Chester L. Dudkowski*, Stephen Jaskiewicz, John C. Lucey, Donald Ouillette, Hermon B. Tripp, Jerome Zuckerbraun.

LAFAYETTE BANK AND TRUST COMPANY (BRIDGEPORT)

Incorporated 1964

EXECUTIVE OFFICERS–*President, Thomas L. Gray, Jr.;* Treasurer, Lawrence B. Schwartz; Senior Vice President, Thomas J. Prall, Jr.; Senior Vice President, Wesley A. Radcliffe; Senior Vice President, Jerome J. Whalen; Senior Vice President, Michael J. Zinkiewicz; Vice President, Peter A. Banca; Vice President, Martin Moomjian; Vice President, Susan E. Odoardi; Vice President, Robert A. Pagliuco, Sr.; Vice President, Jack L. Weinberg; Comptroller, David F. Lucas; Secretary, Kenneth F. Zarrilli.

DIRECTORS–Louis I. Gladstone, Alfred Goldreyer, Thomas L. Gray, Jr., Donald W. Harrison, Roderick C. McNeill, III, Leonard R. Meyers, William L. Rudkin, Robert D. Russo, James P. Schwartz, Lawrence B. Schwartz, Henry S. Stern, Kenneth F. Zarrilli.

MANCHESTER STATE BANK

Incorporated 1970

EXECUTIVE OFFICERS–*President and Treasurer, Nathan G. Agostinelli;* Executive Vice President, Joseph Schauster; Vice President, Richard R. Lauzier; Vice President, Stanley J. Jarvis; Secretary, Ronald Jacobs.

DIRECTORS–Paul J. Aceto, Nathan G. Agostinelli, *Andrew Ansaldi, Jr.*, Stephen J. Cavagnaro, Richard Cobb, Anthony Dzen, Ronald Jacobs, Nicholas A. LaPenta, Roxie E. Leone, Francis R. Murray, William A. Oleksinski, Samuel D. Pierson, Joseph Schauster, Edward J. Tomkiel.

MERCHANTS BANK AND TRUST COMPANY (NORWALK)

Incorporated 1917

EXECUTIVE OFFICERS–*President, J. Robert Newman;* Executive Vice President and Secretary, Larry L. Bentley; Senior Vice President and Treasurer, Daniel M. Gewant; Senior Vice President, A. Peter Lomaglio; Senior Vice President, John H. Jevne.

DIRECTORS–Larry L. Bentley, Bernard Breeman, Robert J. Callahan, Maurice E. Devine, Richard C. Farley, Russell Frost, III, John J. Gardella, Henry A. Iffland, Stewart J. Leonard, J. Robert Newman, Thomas E. O'Connor, Edwin Safir, Edward J. Tracey, Rose Marie Verrilli, Stephen B. Weitz.

THE MERIDEN TRUST AND SAFE DEPOSIT CO.

Incorporated 1889

EXECUTIVE OFFICERS–*President, William C. Kilroy;* Vice President and Treasurer, Robert G. Gattilia; Vice President and Secretary, Newell S. Sly.

DIRECTORS–Robert G. Church, Robert G. Gattilia, John J. Gorman, Sr., O. Clarence Hugo, William C. Kilroy, Paul H. Miller, C. Eugene Mosher, David W. Parke, John F. Peckham, F. Paul Scalzi, Newell S. Sly.

NEW BRITAIN BANK AND TRUST COMPANY

Incorporated 1907

EXECUTIVE OFFICERS–*President, Andrew A. DelGrego;* Senior Vice President and Secretary, Donald F. Kanoff; Vice President and Treasurer, Warren C. Nyborg; Vice President, John T. Wood; Vice President, James M.F. Weir; Vice President, James P. Carley, Jr.; Vice President, Richard M. Albert; Vice President, Robert E. Dell; Vice President, James J. Kerrigan, Jr.

DIRECTORS–John T. Burke, Albert F. Clear, Anthony A. Cooper, Phillip T. Davidson, Andrew A. DelGrego, Garth W. Edwards, Joseph D. Filomeno, Joseph J. Gustin, J. Noxon Howard, F. Don James, William T. Livingston, F. Patrick McFadden, Jr., Edward J. Okay, John Perakos, Janusz S. Podlasek, Eliot H. Porter, II, Hugh Rowland, Arthur J. Van Vleet.

NEW CANAAN BANK AND TRUST COMPANY

Incorporated 1976

EXECUTIVE OFFICERS–*President, Richard A. Winfield;* Vice President, Alexander Turovetz; Vice President, James E. Crane, II; Vice President, David J. VanBuskirk; Treasurer, Bruce H. Poole; Secretary, Joseph J. Rucci, Jr.

DIRECTORS–Richard L. Ahern, Emil F. Aysseh, Paul D. Griffin, Michael D. Hobbs, Daniel S. Jones, Robert E. Mallozzi, Jr., Robert E. Nielsen, Frances Frost Overlock, John W. Pickering, Jr., Joseph J. Rucci, Jr., Peter M. Santella, T. Brock Saxe, Robert C. Sigg, Marguerite L. Stinchfield, Alexander Turovetz, Richard A. Winfield, John R. Pfeffer.

NEW ENGLAND BANK AND TRUST COMPANY (ENFIELD)

Incorporated 1971

EXECUTIVE OFFICERS–*President, William Summers;* Executive Vice President and Treasurer, John P. Beiletti; Vice President, Carl Marino.

DIRECTORS–Tadeus J. Buczkowski, Carmen F. Calbi, Jr., *George A. Colli, Jr.*, Arne H. Dalene, Dominic J. Ferraina, Hurlburt H. Frew, Robert L. Keeney, Jr., James S. Peters, II, Thomas R. Smyth, William Summers, Edward J. Szewczyk, John A. Trappe, Henry Turbak, John J. Whiteley.

NEW MILFORD BANK AND TRUST COMPANY

Incorporated 1974

EXECUTIVE OFFICERS–*President, Donald H. Broderick;* Vice President, Daniel W. Kelly; Treasurer, Kevin L. Dumas.

DIRECTORS–Donald H. Broderick, Norman Flayderman, Lawrence Greenhaus, Ruth Henderson, Paul Hulton, Victor Lautier, Robert W.X. Martin, Norbert E. Mitchell, Henry Perlowsky, *Frederick P. Planz*, Walter G. Southworth, Jack Straub.

THE NORTH AMERICAN BANK AND TRUST COMPANY (STRATFORD)

Incorporated 1973

EXECUTIVE OFFICERS–*Chairman, Sheldon L. Pollock;* President, Robert E. Maloney; Executive Vice President and Treasurer, Morris Eisenberg; Senior Vice President, James R. Brown; Vice President, Kenneth Brennan; Vice President, Jeanne Barry Gilbert; Vice President, James Kenney; Vice President, Robert Pelliccia; Vice President, Frank Petrillo; Vice President, James Whittaker; Vice President, Theodore Laskowski.

DIRECTORS–Leon G. Farr, George F. Enhorning, Alfred J. Gallucci, John T. Garthwait, Maurice Janazzo, Robert E. Maloney, E. John Manca, Alfred N. Marulli, Sr., I. Sidney Milwe, Irving Morris, Manuel Nunes, *Sheldon L. Pollock*, Donald J. Rinaldi, William J. Sullivan, Thomas E. Walshe, Nelson Zackin.

THE PUTNAM TRUST COMPANY OF GREENWICH

Incorporated 1914

EXECUTIVE OFFICERS–*President, Donald R. Blair;* Senior Vice President and Treasurer, William Engborg; Senior Vice President, John T. Gallagher; Senior Vice President, Haven A. Knight; Senior Vice President and Controller, John H. Kuck; Vice President and Secretary, William Richard Moller, Jr.

DIRECTORS–*Donald R. Blair*, Frank J. Coyle, Philip M. Drake, William S. Hirschberg, Whitman Hobbs, F. Joseph Holleran, Harold J. Hudson, Jr., J. Howard Laeri, Frank Y. Larkin, Albert H. Leader, Emil Mosbacher, Jr., Blake T. Newton, Jr., Gordon W. Reed, Arthur J. Santry, Jr., Howard P. Serrell, Richard R. Shinn, Edwin Thorne, Joan M. Warburg, Clark M. Whittemore, Jr.

SALISBURY BANK AND TRUST COMPANY

Incorporated 1874

EXECUTIVE OFFICERS–*Chairman, John E. Rogers;* President, Robert T. Cunningham; Vice President and Treasurer, John F. Perotti; Vice President and Secretary, Margaret D. Hahne; Vice President, Craig E. Toensing.

DIRECTORS–Richard A. Arnoff, Albert Borden, Alfred E. Brewer, Robert T. Cunningham, *John E. Rogers*, John A. Segalla, Louis Trotta, Jr., Michael Turnure, Jeffrey P. Walker, Donald T. Warner, Anna Whitbeck.

SECURITY BANK AND TRUST COMPANY (BLOOMFIELD)
Incorporated 1972

EXECUTIVE OFFICERS–*President, Joseph A. Gozzo;* Vice President and Treasurer, Thomas R. Jezouit; Vice President, Brian D. Porch; Vice President, Margaret J. Michelson; Vice President, John F. Farrell.

DIRECTORS–Richard D. Bronson, William J. Brown, Morris Budkofsky, Donald Cagenello, Justin J. Donnelly, Sr., Joseph A. Gozzo, *George R. Kabureck*, John W. Levitt, Stanley A. Macbeth, Dominic Marandino, Philip Rubin, Daniel J. Sayadoff, Sr., L. Paul Sullivan, John Vasquez.

THE SEYMOUR TRUST COMPANY
Incorporated 1905

EXECUTIVE OFFICERS–*Chairman, Earl B. Boies;* President, Robert H. Foster; Vice President and Secretary, John K. Hummel; Treasurer, Raymond P. Johnson.

DIRECTORS–*Earl B. Boies*, Joseph E. Bilanin, Henry T. Chatfield, Robert H. Foster, William F. Foster, John B. Hill, James C. Hummel, James K. Klarides, Richard L. Wanner, Samuel C. Wheeler.

THE SIMSBURY BANK AND TRUST COMPANY
Incorporated 1916

EXECUTIVE OFFICERS–*President, Thornton B. Morris;* Senior Vice President and Secretary, Lincoln S. Young; Vice President, Edwin A. Martin; Treasurer, Bertram A. Johnson.

DIRECTORS–Dominic P. Bogino, John L. Cannon, Virginia S. Connolly, Robert E. Darling, Jr., John E. Ellsworth, Robert K. Milkey, Harvey G. Moger, Thornton B. Morris, James J. Preble, Robert W. Sanford, Oliver W. Thompson, Richard D. Wagner, Jon W. Webber.

SOUTH WINDSOR BANK AND TRUST COMPANY
Incorporated 1963

EXECUTIVE OFFICERS–*President, Paul R. Longchamps;* Vice President and Treasurer, Donald R. Page; Vice President, Nancy E. Morline; Secretary, John T. Kearney.

DIRECTORS–Thomas M. Burgess, *James T. Farrell*, John T. Kearney, Edward R. Kuehn, Paul R. Longchamps, Enoch W. Pelton, Anthony F. Rempe, Jr., Charles B. Shepard, Jean E. Shepard, III, John J. Woodcock, III.

TERRYVILLE TRUST COMPANY
Incorporated 1928

EXECUTIVE OFFICERS–*President, Robert O. Ciraco;* Vice President, Fletcher G. Carter; Vice President, James H. Minella; Vice President, Robert G. Stanulis; Secretary, William Lyga.

DIRECTORS–Robert O. Ciraco, Andrew DelGrego, *Paul W. Finan*, Richard Gilland, William Johnson, George Dowaleski, Frank Laviero, William Lyga, Veena Nanda, Thomas Shively, Aaron Simon, Robert G. Stanulis, John Walsh.

UNION TRUST COMPANY (STAMFORD)
Incorporated 1889

EXECUTIVE OFFICERS–*President, Thomas F. Richardson;* Senior Vice President and Secretary, Ann P. Rutherford; Senior Vice President, Stuart T. Steiger; Vice President and Comptroller, Ernest J. Verrico; Executive Vice President, Edward G. Williams; Executive Vice President and Treasurer, Peter V. Young; Senior Vice President, Robert J. Bromfield; Senior Vice President, Yerbury G. Burnham; Senior Vice President, Rogers L. Conant; Senior Vice President, Lorraine M. DeMino; Senior Vice President, Yates P. Eckert; Senior Vice President, Donald V. Farriss; Senior Vice President, Gerard E. Finn; Senior Vice President, William J.H. Foster; Vice President, Lloyd T. Harrell; Senior Vice President, James Hughes; Executive Vice President, George R. Kabureck; Executive Vice President, Leo G. Kleine; Executive Vice President, Frank J. Kugler, Jr.; Senior Vice President, Bruce R. Lively; Senior Vice President, Robert E. McCall; Senior Vice President, William E. Moore; Senior Vice President, Richard E. Nelson; Senior Vice President, Robert A. Peck; Vice President, Christian P. Randon; Senior Vice President, George R. Reid; Senior Vice President, Warren T. Reuman.

DIRECTORS–D. Allan Bromley, Gino P. Giusti, J. Robert Gunther, Eric R. Hanson, Robert W. Harcke, John M. Henske, Robert E. Ix, O. Haydn Owens, Jr., Kenneth A. Randall, *Thomas F. Richardson*, Audrey M. Sargent, William F. Schmied, Robert H. Sorensen, Theodore F. Talmage, Henry H. Townshend, Jr., Howard R. Weckerly, Paul Waggoner.

UNITED BANK AND TRUST COMPANY (HARTFORD)
Incorporated 1903

EXECUTIVE OFFICERS—*President, James J. Preble;* Executive Vice President, Charles P. Britton, III; Senior Vice President and Treasurer, James F. Murphy; Senior Vice President, Albert Karam; Senior Vice President and Secretary, Louis Pellino; Vice President and Controller, Anson C. Hall, Jr.

DIRECTORS—H. Meade Alcorn, Jr., Carlyle F. Barnes, Joseph B. Burns, Kevin V. Dowling, Russell E. Hartmann, W. Bruce Huyghue, Lafayette Keeney, W. Lester Killen, Winfred A. Kloter, Frederick C. Maynard, Jr., James F. Murphy, Elizabeth L. Pinner, *James J. Preble*, George B. Raymond, George E. Risley, W. Page Wodell.

VALLEY BANK AND TRUST COMPANY (BRIDGEPORT)
Incorporated 1973

EXECUTIVE OFFICERS—*President, A. Joseph Romano;* Vice President and Comptroller, Daniel P. Kodz; Vice President, Linda A. Wright; Treasurer, Jerome Goldman; Secretary, Allan J. Rosen.

DIRECTORS—*James M. Breiner*, William Brennan, Victor J. Castaldo, Fred M. Cecarelli, Mario D'Addario, John V. DiBiaso, David Engelson, James A. Fair, Jerome Goldman, Arnold Goodman, Francis Mason, Joseph Morosko, A. Joseph Romano, Allan J. Rosen, S. George Santa.

THE VILLAGE BANK AND TRUST COMPANY (RIDGEFIELD)
Incorporated 1973

EXECUTIVE OFFICERS—*President, Roger W. Robichaud;* Secretary, Romeo G. Petroni; Executive Vice President, Robert V. Macklin; Vice President and Treasurer, James R. Umbarger.

DIRECTORS—Enrico Addessi, Richard O. Carey, Madeline Contegni, Nicholas R. DiNapoli, *Lewis J. Finch*, Edward J. Hannafin, George Kaufman, Joseph Knapp, Carl Lecher, Romeo G. Petroni, Roger W. Robichaud, Robert Scala, Gino Torcellini.

THE WESTPORT BANK AND TRUST COMPANY
Incorporated 1913

EXECUTIVE OFFICERS—*Chairman, William E. Andersen;* President, Robert E. Murray; Executive Vice President and Treasurer, William J. Rague.

DIRECTORS—*William E. Andersen*, George H. Damman, William L. Gault, Lester R. Giegerich, Robert M. Halloran, Charles W. Horsfall, William F. Mitchell, Robert F. Murray, William J. Rague, Jay Sherwood, Philip Silver.

WINDSOR BANK AND TRUST COMPANY
Incorporated 1973

EXECUTIVE OFFICERS—*President, Barry R. Loucks;* Vice President, Raymond G. Halsted; Vice President and Treasurer, Kazik L. Skoczylas.

DIRECTORS—*Wilson M. Alford, Sr.*, John C. Carmon, John A. Coccomo, Sr., Lester R. Daddario, Russell A. Ferrigno, John H. King, Barry R. Loucks, John J. Narkiewicz, Ben D. Sasportas, Morton Shoham, Paul H. Wabrek, Walter R. Whelan, John R. Winalski.

Table No. 1

COMPARATIVE REPORT OF CONDITION

CONSOLIDATED BALANCE SHEET FOR STATE BANKS AND TRUST COMPANIES–DECEMBER 31, 1983 AND DECEMBER 31, 1982

(Amounts in thousands of dollars)

ASSETS	12-31-83	12-31-82	Increase (Decrease)	Percentage Change
Cash and due from depository institutions	$847,743	$658,592	$189,151	28.72%
U.S. Treasury securities	511,910	359,934	151,976	42.22
Obligations of other U.S. Government agencies and corporations	273,877	170,927	102,950	60.23
Obligations of States and political subdivisions in the United States	846,385	766,415	79,970	10.43
Other bonds, notes, and debentures	148,684	135,673	13,011	9.59
Federal Reserve stock and corporate stock	45,783	29,974	15,809	52.74
Trading account securities	3,715	2,979	736	24.71
Federal funds sold and securities purchased u/a to resell	172,275	288,230	(115,955)	(40.23)
Loans, Total (excluding unearned income)	[5,031,693]	[4,234,813]	[796,880]	18.82
Less: Allowance for possible loan losses	(57,169)	(64,995)	7,826	(12.04)
Loans, Net	4,974,524	4,169,818	804,706	19.30
Lease financing receivables	20,683	16,983	3,700	21.79
Bank premises, furniture and fixtures, and other assets	132,076	125,987	6,089	4.83
Real estate owned other than bank premises	17,096	16,869	227	1.35
Investments in unconsolidated subsidiaries and associated companies	67	67	....	....
Customers' liability to this bank on acceptances outstanding	14,185	13,520	665	4.92
Other assets	167.186	149.106	18,080	12.13
Total Assets	**8,176,189**	**6,905,074**	**1,271,115**	**18.41**
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	1,719,988	1,521,004	198,984	13.08
Time and savings deposits of individuals, partnerships, and corporations	4,820,349	3,819,633	1,000,716	26.20
Deposits of United States Government	18,595	12,647	5,948	47.03
Deposits of States and political subdivisions in the United States	368,026	407,705	(39,679)	(9.73)
Deposits of foreign governments and official institutions	....	3,821	(3,821)	(100.00)
Deposits of commercial banks	33,255	15,438	17,817	115.41
Certified and officers' checks	79,437	60,373	19,064	31.58
Total Deposits	**7,039,650**	**5,840,621**	**1,199,029**	**20.53**
Total demand deposits	1,911,970	1,667,942	244,028	14.63
Total time and savings deposits	5,127,680	4,172,679	955,001	22.89
Federal funds purchased and securities sold u/a to repurchase	374,730	343,070	31,660	9.23
Interest-bearing demand notes (note balances) issued to the U.S. Treasury	49,139	67,282	(18,143)	(26.97)
Other liabilities for borrowed money	43,185	36,774	6,411	17.43
Mortgage indebtedness and liability for capitalized leases	12.383	11,131	1,252	11.25
Bank's liability on acceptances executed and outstanding	14,184	13,520	664	4.91
Other liabilities	108,241	97,553	10,688	10.96
Total Liabilities (excluding subordinated notes and debentures)	**7,641,512**	**6,409,951**	**1,231,561**	**19.21**
Subordinated notes and debentures	5,598	8,130	(2,532)	(31.14)
EQUITY CAPITAL				
Common Stock	81,989	81,075	914	1.13
Surplus	237,671	225,961	11,710	5.18
Undivided profits	207,739	178,400	29,339	16.45
Reserve for contingencies and other capital reserves	1,680	1,557	123	7.90
Total Equity Capital	**529,079**	**486,993**	**42,086**	**8.64**
Total Liabilities and Equity Capital	**$8,176,189**	**$6,905,074**	**$1,271,115**	**18.41%**

Table No. 2–STATEMENT OF ASSETS, DECEMBER 31, 1983
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury securities	Obligations of other U.S. Government agencies and corporations	Obligations of States and political sub-divisons in the U.S.	Other bonds, notes, and debentures	Federal Reserve stock and corporate stock
Amity Bank, Woodbridge	$1,612	$5,248	....	$50	$1	$17
Bank of New Haven	8,283	4,240	$202	9,490	275	71
Bank of Stamford	2,191	2,003	1,488	....	....	....
Chester Bank	8.702	2,848	3,449	8,558	....	164
Citizens Bank and Trust Co., Glastonbury	13,533	1,199	600	6,896	135	664
Citytrust, Bridgeport	83,167	60,371	24,999	169,134	2,891	....
Colonial Bank, Waterbury	154,412	100,042	34,387	82,823	19,274	1,773
Connecticut Women's Bank, Greenwich	504	2,084	1,813	....	....	....
Fidelity Trust Company, Stamford	21,557	10,924	16,846	15,781	2,463	....
First Bank, New Haven	92,311	16,641	22,340	90,358	2,587	6
Glastonbury Bank & Trust Company	8,167	6,316	1,125	7,173	1,343	1,674
Home Bank & Trust Co., Meriden	15,478	16,034	1,440	12,176	3,667	1,977
Housatonic Bank & Trust Co., Ansonia	13,647	2,183	10,768	3,740	210	....
Independent Bank & Trust Co., Willimantic	17,552	11,446	11,942	23,738	884	1,722
Jewett City Trust Company	1,189	5,004	899	2,608	293	787
Lafayette Bank & Trust Co., Bridgeport	12,663	1,101	28,211	6,855	728	330
Manchester State Bank	2,585	702	....	2,673	125	35
Merchants Bank & Trust Co., Norwalk	12,520	2,792	....	12,723	....	4,887
Meriden Trust and Safe Deposit Co.	1,073	1,653	....	89	....	12
New Britain Bank & Trust Co.	17,117	4,997	2,500	26,685	250	43
New Canaan Bank & Trust Co.	2,945	6,133	5,838	2,728	....	....
New England Bank & Trust Co., Enfield	11,850	100	5,598	2,255	....	918
New Milford Bank & Trust Co.	3,692	26,096	702	6,970	....	....
North American Bank & Trust, Stratford	9,403	11,535	750	7,978	201	1,393
Putnam Trust Company, Greenwich	26,418	10,733	15,260	26,768	18,434	....

Salisbury Bank & Trust Co., Lakeville	2,411	898	3,200	12,405	....	124
Security Bank & Trust Co., Bloomfield	1,953	3,105	2,082	1,277	120	....
Seymour Trust Company	4,258	8,320	3,050	6,033	60	1,140
Simsbury Bank & Trust Company	32,464	8,985	1,948	24,131	5,497	3,236
South Windsor Bank & Trust Co.	6,969	1,199	96	11,296	35	149
Terryville Trust Company	1,999	749	1,300	3,782	100	....
Union Trust Company, Stamford	145,187	134,600	29,274	141,712	71,044	12,931
United Bank & Trust Co., Hartford	76,465	26,036	7,543	78,659	16,057	11,165
Valley Bank & Trust Co., Bridgeport	6,547	132	19,098	1,485	....	428
Village Bank & Trust Co., Ridgefield	2,360	4,416	308	5,915	....	....
Westport Bank & Trust Co.	21,795	10,489	12,999	25,536	2,000	137
Windsor Bank & Trust Co.	2,764	556	1,822	5,905	10	....
Total	**$847,743**	**$511,910**	**$273,877**	**$846,385**	**$148,684**	**$45,783**
Percentage to Total	**10.37%**	**6.26%**	**3.35%**	**10.35%**	**1.82%**	**.56%**

Table No. 2–STATEMENT OF ASSETS, DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Trading account securities	Federal Funds sold and securities purchased u/a to resell	Loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Loans, net	Lease financing receivables
Amity Bank, Woodbridge	....	$2,925	$14,292	$98	$14,194	....
Bank of New Haven	....	8,900	40,383	319	40,064	....
Bank of Stamford	....	7,100	19,002	170	18,832	....
Chester Bank	....	....	31,810	170	31,640	....
Citizens Bank and Trust Co., Glastonbury	....	....	51,246	460	50,786	....
Citytrust, Bridgeport	....	....	847,658	9,128	838,530	$2,700
Colonial Bank, Waterbury	$516	22,000	884,250	16,764	867,486	7,275
Connecticut Women's Bank, Greenwich	....	1,700	12,599	81	12,518	....
Fidelity Trust Company, Stamford	....	17,400	87,962	908	87,054	....
First Bank, New Haven	....	17,825	497,057	5,955	491,102	2,832
Glastonbury Bank & Trust Company	....	4,600	64,926	528	64,398	....
Home Bank & Trust Co., Meriden	....	....	104,651	957	103,694	....
Housatonic Bank & Trust Co., Ansonia	....	1,000	16,048	179	15,869	....
Independent Bank & Trust Co., Willimantic	....	10,950	74,118	638	73,480	....
Jewett City Trust Company	....	900	8,152	32	8,120	....
Lafayette Bank & Trust Co., Bridgeport	....	6,500	77,398	774	76,624	....
Manchester State Bank	....	3,800	24,178	227	23,951	....
Merchants Bank & Trust Co., Norwalk	....	4,000	108,260	911	107,349	....
Meriden Trust and Safe Deposit Co.	....	3,900	5,366	175	5,191	....
New Britain Bank & Trust Co.	....	....	89,013	941	88,072	....
New Canaan Bank & Trust Co.	....	3,700	27,751	250	27,501	....
New England Bank & Trust Co., Enfield	....	1,500	19,870	186	19,684	....
New Milford Bank & Trust Co.	....	300	46,617	255	46,362	....
North American Bank & Trust, Stratford	....	6,075	56,443	643	55,800	5,005
Putnam Trust Company, Greenwich	....	8,500	149,456	1,005	148,451	....

Salisbury Bank & Trust Co., Lakeville	....	3,650	26,976	149	26,827	....
Security Bank & Trust Co., Bloomfield	....	5,100	15,827	142	15,685	....
Seymour Trust Company	....	1,000	35,103	322	34,781	....
Simsbury Bank & Trust Company	....	2,500	55,038	618	54,420	....
South Windsor Bank & Trust Co.	....	300	36,325	349	35,976	....
Terryville Trust Company	....	....	29,901	214	29,687	....
Union Trust Company, Stamford	989	10,000	995,697	8,839	986,858	2,871
United Bank & Trust Co., Hartford	2,210	2,000	290,362	2,956	287,406	....
Valley Bank & Trust Co., Bridgeport	....	200	39,617	668	38,949	....
Village Bank & Trust Co., Ridgefield	....	5,900	26,504	163	26,341	....
Westport Bank & Trust Co.	....	6,000	97,330	767	96,563	....
Windsor Bank & Trust Co.	....	2,050	24,507	228	24,279	....
Total	**$3,715**	**$172,275**	**$5,031,693**	**$57,169**	**$4,974,524**	**$20,683**
Percentage to Total	**.05%**	**2.11%**	**61.54%**	**.70%**	**60.84%**	**.25%**

Table No. 2–STATEMENT OF ASSETS, DECEMBER 31, 1983–Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Bank premises, furniture and fixtures, and other assets	Real estate owned other than bank premises	Investment in unconsolidated subsidiaries and associated companies	Customers' liability to this bank on acceptances outstanding	Other assets	Total assets
Amity Bank, Woodbridge	$745	$125	....	....	$330	$25,247
Bank of New Haven	1,294	123	....	....	905	73,847
Bank of Stamford	783	....	....	....	278	32,675
Chester Bank	675	36	....	....	896	56,968
Citizens Bank and Trust Co., Glastonbury	1,697	98	....	....	762	76,370
Citytrust, Bridgeport	15,540	6,359	....	$79	27,860	1,231,630
Colonial Bank, Waterbury	22,333	1,922	....	1,348	28,260	1,343,851
Connecticut Women's Bank, Greenwich	223	....	....	....	294	19,136
Fidelity Trust Company, Stamford	2,587	....	....	....	3,080	177,692
First Bank, New Haven	13,994	1,685	....	729	11,142	763,552
Glastonbury Bank & Trust Company	1,571	347	$67	....	1,702	98,483
Home Bank & Trust Co., Meriden	2,728	....	....	....	2,139	159,333
Housatonic Bank & Trust Co., Ansonia	363	214	....	....	761	48,755
Independent Bank & Trust Co., Willimantic	1,794	361	....	....	1,800	155,669
Jewett City Trust Company	128	58	....	....	247	20,233
Lafayette Bank & Trust Co., Bridgeport	1,574	190	....	....	1,768	136,544
Manchester State Bank	692	....	....	....	301	34,864
Merchants Bank & Trust Co., Norwalk	2,746	196	....	....	2,245	149,458
Meriden Trust and Safe Deposit Co.	211	....	....	....	68	12,197
New Britain Bank & Trust Co.	1,669	....	....	....	2,245	143,578
New Canaan Bank & Trust Co.	508	....	....	....	834	50,187
New England Bank & Trust Co., Enfield	571	294	....	....	842	43,612
New Milford Bank & Trust Co.	1,489	....	....	....	1,492	87,103
North American Bank & Trust, Stratford	2,684	90	....	....	3,598	104,512
Putnam Trust Company, Greenwich	3,767	....	....	....	3,796	262,127

Salisbury Bank & Trust Co., Lakeville	1,213	182	....	....	1,116	52,026
Security Bank & Trust Co., Bloomfield	638	....	....	....	381	30,341
Seymour Trust Company	1,263	....	....	....	756	60,661
Simsbury Bank & Trust Company	1,483	....	....	....	2,631	137,295
South Windsor Bank & Trust Co.	840	118	....	....	930	57,908
Terryville Trust Company	951	....	....	....	280	38,848
Union Trust Company, Stamford	30,722	1,255	....	12,029	50,329	1,629,801
United Bank & Trust Co., Hartford	5,339	46	....	....	7,308	520,234
Valley Bank & Trust Co., Bridgeport	2,041	376	....	....	812	70,068
Village Bank & Trust Co., Ridgefield	683	....	....	....	621	46,544
Westport Bank & Trust Co.	3,823	2,739	....	....	3,847	185,928
Windsor Bank & Trust Co.	714	282	....	....	530	38,912
Total	**$132,076**	**$17,096**	**$67**	**$14,185**	**$167,186**	**$8,176,189**
Percentage to Total	**1.62%**	**.21%**	....	**.17%**	**2.04%**	**100.00%**

Table No. 3–STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1983

(Amounts in thousands of dollars)

NAME OF BANK	Demand deposits of individuals, partnerships, and corporations	Time and savings deposits of individuals, partnerships, and corporations	Deposits of United States Government	Deposits of States and political subdivisions in the United States	Deposits of foreign governments and official institutions	Deposits of commercial banks
Amity Bank, Woodbridge	$4,762	$17,865	$12	$65	....	....
Bank of New Haven	15,313	48,891	168	1,813	....	....
Bank of Stamford	6,178	20,838	36	....	....	....
Chester Bank	5,147	41,577	17	4,706	....	....
Citizens Bank and Trust Co., Glastonbury	17,173	47,548	97	4,347	....	....
Citytrust, Bridgeport	235,368	703,333	1,904	53,326	....	$503
Colonial Bank, Waterbury	284,334	784,433	4,197	86,979	....	3,346
Connecticut Women's Bank, Greenwich	3,076	12,633	669	271	....	25
Fidelity Trust Company, Stamford	38,483	117,582	281	577	....	....
First Bank, New Haven	211,540	388,967	2,882	28,012	....	14,740
Glastonbury Bank & Trust Company	21,598	67,359	231	1,300	....	....
Home Bank & Trust Co., Meriden	28,522	99,804	200	12,181	....	....
Housatonic Bank & Trust Co., Ansonia	5,230	30,874	31	1,364	....	....
Independent Bank & Trust Co., Willimantic	23,895	99,680	706	11,092	....	3,367
Jewett City Trust Company	3,804	12,737	64	1,500	....	....
Lafayette Bank & Trust Co., Bridgeport	34,434	83,730	291	3,892	....	10
Manchester State Bank	9,135	21,597	182	773	....	153
Merchants Bank & Trust Co., Norwalk	44,634	82,689	283	6,964	....	5
Meriden Trust and Safe Deposit Co.	6,310	4,182	94	....	....	....
New Britain Bank & Trust Co.	30,123	65,130	585	11,191	....	339
New Canaan Bank & Trust Co.	3,543	41,598	8	720	....	....
New England Bank & Trust Co., Enfield	6,793	30,677	23	3,482	....	....
New Milford Bank & Trust Co.	4,895	74,814	90	431	....	....
North American Bank & Trust, Stratford	19,586	74,228	7	702	....	....
Putnam Trust Company, Greenwich	51,561	175,276	372	764	....	....

Salisbury Bank & Trust Co., Lakeville	8,676	37,298	143	316	....	....
Security Bank & Trust Co., Bloomfield	7,294	19,525	167	89	....	....
Seymour Trust Company	13,321	39,170	37	233	....	....
Simsbury Bank & Trust Company	20,218	89,207	239	7,149	....	12
South Windsor Bank & Trust Co.	15,386	35,444	214	963	....	....
Terryville Trust Company	7,303	26,684	47	512	....	....
Union Trust Company, Stamford	396,508	923,131	2,544	49,777	....	10,505
United Bank & Trust Co., Hartford	77,643	263,854	845	57,473	....	250
Valley Bank & Trust Co., Bridgeport	8,177	53,994	51	2,054	....	....
Village Bank & Trust Co., Ridgefield	4,465	37,718	....	468	....	....
Westport Bank & Trust Co.	38,543	122,899	851	8,004	....	....
Windsor Bank & Trust Co.	7,017	23,383	27	4,536	....	....
Total	**$1,719,988**	**$4,820,349**	**$18,595**	**$368,026**	....	**$33,255**
Percentage to Total	**21.04%**	**58.95%**	**.23%**	**4.50%**	....	**.41%**

Table No. 3–STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1983–Continued

(Amounts in thousands of dollars)

NAME OF BANK	Certified and officers' checks	Total deposits	Total demand deposits	Total time and savings deposits	Federal funds purchased and securities sold u/a to repurchase	Interest-bearing demand notes (note balances) issued to the U.S. Treasury
Amity Bank, Woodbridge	$354	$23,058	$5,186	$17,872	....	$89
Bank of New Haven	69	66,254	16,310	49,944	$133	....
Bank of Stamford	693	27,745	6,907	20,838	950	....
Chester Bank	420	51,867	5,695	46,172	79	311
Citizens Bank and Trust Co., Glastonbury	926	70,091	18,433	51,658	....	460
Citytrust, Bridgeport	4,100	998,534	248,515	750,019	108,073	8,204
Colonial Bank, Waterbury	10,300	1,173,589	323,589	850,000	69,452	4,995
Connecticut Women's Bank, Greenwich	200	16,874	3,432	13,442	....	....
Fidelity Trust Company, Stamford	2,117	159,040	41,404	117,636	1,203	1,486
First Bank, New Haven	6,432	652,573	243,192	409,381	29,682	22,053
Glastonbury Bank & Trust Company	65	90,553	22,650	67,903	784	....
Home Bank & Trust Co., Meriden	1,109	141,816	31,055	110,761	4,810	437
Housatonic Bank & Trust Co., Ansonia	2,399	39,898	7,744	32,154	4,496	347
Independent Bank & Trust Co., Willimantic	972	139,712	31,267	108,445	901	294
Jewett City Trust Company	165	18,270	4,551	13,719	....	....
Lafayette Bank & Trust Co., Bridgeport	230	122,587	35,126	87,461	3,179	....
Manchester State Bank	89	31,929	9,828	22,101	....	153
Merchants Bank & Trust Co., Norwalk	1,667	136,242	46,982	89,260	....	1,320
Meriden Trust and Safe Deposit Co.	182	10,768	6,586	4,182	....	....
New Britain Bank & Trust Co.	4,799	112,167	38,168	73,999	12,000	1,080
New Canaan Bank & Trust Co.	385	46,254	3,944	42,310	....	142
New England Bank & Trust Co., Enfield	14	40,989	6,908	34,081	....	....
New Milford Bank & Trust Co.	757	80,987	6,172	74,815	....	....
North American Bank & Trust, Stratford	1,253	95,776	21,538	74,238	1,001	766
Putnam Trust Company, Greenwich	3,296	231,269	55,893	175,376	1,500	1,801

Salisbury Bank & Trust Co., Lakeville	521	46,954	9,629	37,325	....	....
Security Bank & Trust Co., Bloomfield	205	27,280	7,738	19,542	....	....
Seymour Trust Company	390	53,151	13,923	39,228	....	....
Simsbury Bank & Trust Company	1,078	117,903	22,941	94,962	4,995	466
South Windsor Bank & Trust Co.	754	52,761	17,184	35,577	....	498
Terryville Trust Company	217	34,763	8,079	26,684	875	....
Union Trust Company, Stamford	26,443	1,408,908	438,562	970,346	61,713	....
United Bank & Trust Co., Hartford	4,390	404,455	89,909	314,546	68,675	4,237
Valley Bank & Trust Co., Bridgeport	191	64,467	8,573	55,894	229	....
Village Bank & Trust Co., Ridgefield	214	42,865	4,800	38,065	....	....
Westport Bank & Trust Co.	1,418	171,715	41,858	129,857	....	....
Windsor Bank & Trust Co.	623	35,586	7,699	27,887	....	....
Total	**$79,437**	**$7,039,650**	**$1,911,970**	**$5,127,680**	**$374,730**	**$49,139**
Percentage to Total	**.97%**	**86.10%**	**23.38%**	**62.72%**	**4.58%**	**.60%**

Table No. 3–STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Other liabilities for borrowed money	Mortgage indebtedness and liability for capitalized leases	Bank's liability on acceptances executed and outstanding	Other liabilities	Total liabilities	Subordinated notes and debentures
Amity Bank, Woodbridge	....	....	....	$673	$23,820	....
Bank of New Haven	....	....	....	532	66,919	....
Bank of Stamford	....	....	....	237	28,932	....
Chester Bank	....	....	....	277	52,534	....
Citizens Bank and Trust Co., Glastonbury	....	$80	....	827	71,458	....
Citytrust, Bridgeport	$31,693	2,863	$79	18,129	1,167,575	$491
Colonial Bank, Waterbury	2,459	3,913	1,348	6,704	1,262,460	3,290
Connecticut Women's Bank, Greenwich	....	33	....	117	17,024	....
Fidelity Trust Company, Stamford	....	50	....	2,379	164,158	....
First Bank, New Haven	7	....	728	15,036	720,079	95
Glastonbury Bank & Trust Company	....	....	....	1,729	93,066	....
Home Bank & Trust Co., Meriden	....	32	....	1,527	148,622	....
Housatonic Bank & Trust Co., Ansonia	....	....	....	861	45,602	....
Independent Bank & Trust Co., Willimantic	....	....	....	3,486	144,393	....
Jewett City Trust Company	....	....	....	143	18,413	....
Lafayette Bank & Trust Co., Bridgeport	....	459	....	1,572	127,797	222
Manchester State Bank	....	....	....	618	32,700	....
Merchants Bank & Trust Co., Norwalk	....	202	....	745	138,509	1,500
Meriden Trust and Safe Deposit Co.	....	....	....	34	10,802	....
New Britain Bank & Trust Co.	2,257	....	....	1,893	129,397	....
New Canaan Bank & Trust Co.	....	....	....	769	47,165	....
New England Bank & Trust Co., Enfield	28	....	....	78	41,095	....
New Milford Bank & Trust Co.	....	571	....	1,202	82,760	....
North American Bank & Trust, Stratford	....	....	....	1,271	98,814	....
Putnam Trust Company, Greenwich	....	684	....	3,019	238,273	....

Salisbury Bank & Trust Co., Lakeville	....	....	....	414	47,368	....
Security Bank & Trust Co., Bloomfield	....	....	....	232	27,512	....
Seymour Trust Company	....	....	....	204	53,355	....
Simsbury Bank & Trust Company	....	....	....	2,828	126,192	....
South Windsor Bank & Trust Co.	....	56	....	440	53,755	....
Terryville Trust Company	....	....	....	838	36,476	....
Union Trust Company, Stamford	4,263	3,099	12,029	30,988	1,521,000	....
United Bank & Trust Co., Hartford	2,478	....	....	3,883	483,728	....
Valley Bank & Trust Co., Bridgeport	....	....	....	713	65,409	....
Village Bank & Trust Co., Ridgefield	....	....	....	627	43,492	....
Westport Bank & Trust Co.	....	246	....	2,658	174,619	....
Windsor Bank & Trust Co.	....	95	....	558	36,239	....
Total	**$43,185**	**$12,383**	**$14,184**	**$108,241**	**$7,641,512**	**$5,598**
Percentage to Total	**.53%**	**.15%**	**.17%**	**1.33%**	**93.46%**	**.07%**

Table No. 3–STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DECEMBER 31, 1983–Concluded

(Amounts in thousands of dollars)

NAME OF BANK	Common stock	Surplus	Undivided profits	Reserve for contingencies and other capital reserves	Total equity capital	Total liabilities and equity capital
Amity Bank, Woodbridge	$479	$308	$640	....	$1,427	$25,247
Bank of New Haven	3,027	2,125	1,776	....	6,928	73,847
Bank of Stamford	1,750	1,616	377	....	3,743	32,675
Chester Bank	573	1,500	2,361	....	4,434	56,968
Citizens Bank and Trust Co., Glastonbury	900	2,225	1,787	....	4,912	76,370
Citytrust, Bridgeport	8,398	23,151	32,015	....	63,564	1,231,630
Colonial Bank, Waterbury	15,856	56,876	5,369	....	78,101	1,343,851
Connecticut Women's Bank, Greenwich	1,000	600	512	....	2,112	19,136
Fidelity Trust Company, Stamford	2,000	8,000	3,534	....	13,534	177,692
First Bank, New Haven	5,452	23,390	13,739	$797	43,378	763,552
Glastonbury Bank & Trust Company	610	1,755	3,052	....	5,417	98,483
Home Bank & Trust Co., Meriden	1,465	5,140	4,106	....	10,711	159,333
Housatonic Bank & Trust Co., Ansonia	1,263	1,230	660	....	3,153	48,755
Independent Bank & Trust Co., Willimantic	506	6,406	4,364	....	11,276	155,669
Jewett City Trust Company	120	480	1,169	51	1,820	20,233
Lafayette Bank & Trust Co., Bridgeport	619	2,208	5,358	340	8,525	136,544
Manchester State Bank	750	350	1,064	....	2,164	34,864
Merchants Bank & Trust Co., Norwalk	973	4,000	4,476	....	9,449	149,458
Meriden Trust and Safe Deposit Co.	100	600	695	....	1,395	12,197
New Britain Bank & Trust Co.	1,912	3,553	8,716	....	14,181	143,578
New Canaan Bank & Trust Co.	1,000	971	1,051	....	3,022	50,187
New England Bank & Trust Co., Enfield	1,002	1,003	512	....	2,517	43,612
New Milford Bank & Trust Co.	1,272	1,520	1,551	....	4,343	87,103
North American Bank & Trust, Stratford	1,737	1,940	2,021	....	5,698	104,512
Putnam Trust Company, Greenwich	5,000	10,000	8,854	....	23,854	262,127

Salisbury Bank & Trust Co., Lakeville	167	1,854	2,591	46	4,658	52,026
Security Bank & Trust Co., Bloomfield	760	756	1,306	7	2,829	30,341
Seymour Trust Company	500	2,500	4,300	6	7,306	60,661
Simsbury Bank & Trust Company	350	1,850	8,903	....	11,103	137,295
South Windsor Bank & Trust Co.	354	1,646	2,153	....	4,153	57,908
Terryville Trust Company	150	1,600	596	26	2,372	38,848
Union Trust Company, Stamford	14,423	50,338	43,754	286	108,801	1,629,801
United Bank & Trust Co., Hartford	1,878	5,826	28,802	....	36,506	520,234
Valley Bank & Trust Co., Bridgeport	2,353	1,859	447	....	4,659	70,068
Village Bank & Trust Co., Ridgefield	1,190	1,095	767	....	3,052	46,544
Westport Bank & Trust Co.	1,500	6,500	3,188	121	11,309	185,928
Windsor Bank & Trust Co.	600	900	1,173	....	2,673	38,912
Total	**$81,989**	**$237,671**	**$207,739**	**$1,680**	**$529,079**	**$8,176,189**
Percentage to Total	**1.00%**	**2.91%**	**2.54%**	**.02%**	**6.47%**	**100.00%**

Table No. 4–DETAIL OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1983
(Amounts in thousands of dollars)

	Total	Percent to total Securities
Total U.S. Treasury Securities	**$511,910**	**28.02%**
Total Obligations of Other U.S. Government Agencies & Corps.	**273,877**	**14.99**
Obligations of States and Political Subdivisions:		
State of Connecticut	23,079	1.26
Other States	95,624	5.24
Town, Cities, Boroughs, or Legally Established Districts in Connecticut, including Regional School Districts	136,936	7.50
Political Subdivisions of Other States	144,063	7.89
Housing Authorities	104,932	5.74
Revenue Bonds	281,562	15.41
Other Obligations of States and Political Subdivisions	60,189	3.30
Total Obligations of States and Political Subdivisions	**846,385**	**46.34**
Other Bonds, Notes, and Debentures:		
Dominion of Canada and its Provinces	1,500	.08
Development Banks	593	.03
State of Israel	5,513	.30
Banks and Bank Holding Companies	75,625	4.14
Other Corporate Bonds, Notes and Debentures	51,830	2.84
Other Bonds, Notes and Debentures, not elsewhere classified	13,623	.75
Total Other Bonds, Notes, and Debentures	**148,684**	**8.14**
Corporate Stocks:		
Federal Reserve Bank Stock	33	....
Banks and Bank Holding Companies	12,744	.70
Insurance Companies	1,980	.11
Investment Companies	2,000	.11
Public Utilities	22,925	1.26
Other Corporate Stock	6,101	.33
Total Corporate Stock	**45,783**	**2.51**
Total Securities	**$1,826,639**	**100.00%**

Table No. 5–DETAIL OF LOANS (Including Rediscounts and Overdrafts) CONSOLIDATED FIGURES, DECEMBER 31, 1983

(Amounts in thousands of dollars)	Total	Percent to total
Real estate loans (include only loans secured primarily by real estate):		
Construction and land development	$229,726	4.46%
Secured by farmland (including farm residential and other improvements)	1,761	.04
Secured by 1 - 4 family residential properties:		
Insured by FHA or guaranteed by VA	21,110	.41
Conventional	1,133,047	22.00
Secured by multifamily (5 or more) residential properties:		
Insured by FHA	9	....
Conventional	28,429	.55
Secured by nonfarm nonresidential properties	628,537	12.21
Loans to financial institutions:		
To real estate investment trust and mortgage companies	22,277	.43
To commercial banks in the U.S.	46,345	.90
To banks in foreign countries	7,921	.15
To finance companies in the U.S.	9,752	.19
To other financial institutions	18,166	.35
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	778	.02
Other loans for purchasing or carrying securities	6,291	.12
Loans to finance agricultural production and other loans to farmers	5,562	.11
Commercial and industrial loans (except those secured primarily by real estate)	1,499,845	29.13
Loans to individuals for household, family, and other personal expenditures (include purchased paper):		
To purchase private passenger automobiles on instalment basis	246,328	4.78
Credit cards and related plans:		
Retail (charge account) credit card plans	165,182	3.21
Check credit and revolving credit plans	38,119	.74
To purchase other retail consumer goods on instalment basis:		
Mobile homes (exclude travel trailers)	4,243	.08
Other retail consumer goods (exclude credit cards and related plans)	40,261	.78
Instalment loans to repair and modernize residential property	86,953	1.69
Other instalment loans for household, family, and other personal expenditures	299,269	5.81
Single-payment loans for household, family, and other personal expenditures	520,013	10.10
All other loans	89,550	1.74
Total loans, Gross	**5,149,474**	**100.00%**
Less: Unearned income on loans reflected in items above	**117,781**	
Total Loans (excluding unearned income)	**5,031,693**	
Less: Reserve for loan losses	**57,169**	
Loans, Net	**$4,974,524**	

Table No. 6–DETAIL OF DEPOSITS, CONSOLIDATED FIGURES DECEMBER 31, 1983 (Amounts in thousands of dollars)

	Demand	Savings	Time	Total
Deposits of individuals, partnerships and corporations:				
Individuals and nonprofit organizations	....	$2,514,877	....	....
Corporations and other profit organizations	....	408,891	....	....
Total	**$1,684,650**	**$2,923,768**	**$1,896,081**	**$6,504,499**
Mutual savings banks	35,338	....	500	35,838
Total	**1,719,988**	**2,923,768**	**1,896,581**	**6,540,337**
Deposits of United States Government	17,990	105	500	18,595
Deposits of States and political subdivisions	69,779	7,587	290,660	368,026
Deposits of foreign governments and official institutions, central banks, and international institutions	....	....	....	....
Deposits of commercial banks in the United States	22,384	182	....	22,566
Deposits of banks in foreign countries (inc. bal. of foreign branches of other American banks)	2,392	....	8,297	10,689
Certified & officers' checks, travelers' checks, letters of credit	79,437	....	....	79,437
Total	**$1,911,970**	**$2,931,642**	**$2,196,038**	**$7,039,650**
Percentage of Total	**27.16%**	**41.64%**	**31.20%**	**100.00%**

Table No. 7–COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1983-1982-1981

	Amounts in thousands of dollars			Amounts per $100 average assets		
	1983	1982	1981	1983	1982	1981
Number of Banks	37	39	39	37	39	39
Operating Income:						
Interest and fees on loans	$580,621	$553,783	$544,210	$7.49	$8.41	$8.77
Interest and dividends on investments	154,114	122,971	109,327	1.99	1.87	1.76
Trust department income	33,600	28,611	25,544	.43	.44	.41
Other operating income	79,875	107,005	100,761	1.03	1.62	1.63
Total operating income	**848,210**	**812,370**	**779,842**	**10.94**	**12.34**	**12.57**
Operating Expense:						
Salaries and wages of officers and employees	170,228	156,592	142,596	2.20	2.38	2.30
Interest on deposits	387,027	373,570	370,963	4.99	5.67	5.98
Other operating expenses	206,357	244,772	194,439	2.66	3.72	3.13
Total operating expenses	**763,612**	**774,934**	**707,998**	**9.85**	**11.77**	**11.41**
Net operating income	**84,598**	**37,436**	**71,844**	**1.09**	**.57**	**1.16**
Income tax	14,478	1,903	10,060	.19	.03	.16
Dividends paid stockholders	25,856	24,663	22,818	.33	.37	.37
Total expenses, taxes and dividends	**803,946**	**801,500**	**740,876**	**10.37**	**12.17**	**11.94**
Net income after expenses, taxes and dividends	**44,264**	**10,870**	**38,966**	**.57**	**.17**	**.63**
Other increases or (decreases)	5,315	24,777	4,206	.07	.37	.07
Net addition to capital accounts	**$49,579**	**$35,647**	**$43,172**	**$.64**	**$.54**	**$.69**

Table No. 8–CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1983

(Amounts in thousands of dollars)	Total	Percent to total operating income
Operating income:		
Interest and fees on loans	$559,154	65.92%
Interest on balances with depository institutions	22,524	2.66
Income on Federal funds sold and securities purchased u/a to resell	20,757	2.45
Interest on U.S. Treasury securities	49,909	5.88
Interest on obligations of other U.S. Government agencies and corporations	25,837	3.05
Interest on obligations of States and political subdivisions of the U.S.	56,464	6.66
Interest on other bonds, notes, and debentures	17,029	2.01
Dividends on stock	4,875	.57
Income from lease financing	710	.08
Income from fiduciary activities	33,600	3.96
Service charges on deposit accounts in domestic offices	24,857	2.93
Other service charges, commissions, and fees	20,508	2.42
Other income	11,986	1.41
Total operating income	**848,210**	**100.00%**
Operating expenses:		
Salaries and employee benefits	170,228	20.07
Interest on time certificates of deposit of $100,000	61,148	7.21
Interest on deposits in foreign offices	2,410	.28
Interest on other deposits	323,469	38.14
Expense of Federal funds purchased and securities sold u/a to repurchase	25,437	3.00
Interest of demand notes (note balances) issued to the U.S. Treasury	5,684	.67
Interest on other borrowed money	2,355	.28
Interest on subordinated notes and debentures	547	.06
Occupancy expense of bank premises, Net	30,065	3.54
Furniture and equipment expense	26,213	3.09
Provision for possible loan losses	27,023	3.19
Other operating expenses	89,033	10.50
Total operating expenses	**763,612**	**90.03**
Income before income taxes and securities gains or losses	84,598	9.97
Applicable income taxes	14,478	1.70
Income before securities gains or losses	70,120	8.27
Securities gains (losses), Net	409	.05
Income before extraordinary items	70,529	8.32
Extraordinary items, Net of tax effect	1,890	.22
Net income	**$72,419**	**8.54%**
Changes in Equity Capital:		
Net income (loss)	72,419	....
Less: Cash dividends declared	25,856	....
Other increases (decreases)	3,066	....
Net change in capital accounts	**49,629**	....
Total Equity Capital December 31, 1982	**479,450**	....
Total Equity Capital December 31, 1983	**$529,079**	....

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983

(Amounts in thousands of dollars)

NAME OF BANK	Operating Income						
	Interest and fees on loans	Interest on balances with depository institutions	Income on federal funds sold and securities purchased u/a to resell	Interest on U.S. Treasury securities	Interest on obligations of other U.S. Government agencies and corporations	Interest on obligations of States and political subdivisions of the U.S.	Interest on other bonds, notes and debentures
Amity Bank, Woodbridge	$1,411	$59	$209	$446	....	$2	....
Bank of New Haven	5,234	20	702	385	$28	542	$26
Bank of Stamford	1.883	....	413	121	183	....	....
Chester Bank	3,741	353	51	258	415	655	....
Citizens Bank and Trust Co., Glastonbury	6,445	410	161	161	64	388	10
Citytrust, Bridgeport	91,392	197	68	4,685	1,860	12,452	289
Colonial Bank, Waterbury	103,832	2,834	1,874	8,993	3,027	5,518	1,925
Connecticut Women's Bank, Greenwich	1,404	37	152	166	180	....	....
Fidelity Trust Company, Stamford	9,340	653	1,492	1,467	1,767	894	184
First Bank, New Haven	58,067	737	1,344	1,801	2,509	6,507	247
Glastonbury Bank & Trust Company	7,387	12	570	461	51	559	182
Home Bank & Trust Co., Meriden	10,336	578	344	1,135	234	744	156
Housatonic Bank & Trust Co., Ansonia	2.042	760	89	205	817	283	19
Independent Bank & Trust Co., Willimantic	9,230	539	1,017	1,083	1,035	1,397	117
Jewett City Trust Company	924	49	71	400	98	119	139
Lafayette Bank & Trust Co., Bridgeport	7,716	220	722	91	2,637	683	266
Manchester State Bank	2,806	9	377	54	....	92	18
Merchants Bank & Trust Co., Norwalk	12,157	....	163	220	....	1,017	....
Meriden Trust and Safe Deposit Co.	670	....	203	28	....	45	3
New Britain Bank & Trust Co.	9.655	57	153	665	286	2121	28
New Canaan Bank & Trust Co.	3.153	4	471	314	532	129	....
New England Bank & Trust Co., Enfield	2,604	402	382	34	590	166	....
New Milford Bank & Trust Co.	5,028	....	243	1,927	96	738	....
North American Bank & Trust, Stratford	7,810	38	616	1,035	88	578	125
Putnam Trust Company, Greenwich	14,341	1,875	1,320	1,104	1,220	1,771	1,759

Salisbury Bank & Trust Co., Lakeville	2,894	33	334	96	170	908	....
Security Bank & Trust Co., Bloomfield	1,865	308	282	158	127	122	14
Seymour Trust Company	3,882	....	193	770	259	400	5
Simsbury Bank & Trust Company	6,862	2,585	497	1,098	133	1,265	369
South Windsor Bank & Trust Co.	4,125	48	232	96	8	587	2
Terryville Trust Company	3,224	....	72	101	176	309	10
Union Trust Company, Stamford	106,614	795	2,564	15,608	3,270	8,592	9,259
United Bank & Trust Co., Hartford	28,258	7,743	1,822	3,267	687	4,492	1,716
Valley Bank & Trust Co., Bridgeport	5,105	489	252	7	1,917	78	....
Village Bank & Trust Co., Ridgefield	2,822	35	593	548	24	409	....
Westport Bank & Trust Co.	12,226	523	626	834	1,077	1,470	160
Windsor Bank & Trust Co.	2,669	122	83	87	272	432	1
Total	**$559,154**	**$22,524**	**$20,757**	**$49,909**	**$25,837**	**$56,464**	**$17,029**

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating Income						
	Dividends on stock	Income from lease financing	Income from fiduciary activities	Service charges on deposit accounts in domestic offices	Other service charges, commissions, and fees	Other income	Total operating income
Amity Bank, Woodbridge	$1	....	....	$122	$192	....	$2,442
Bank of New Haven	....	....	....	72	325	....	7,334
Bank of Stamford	....	....	....	7	55	....	2,662
Chester Bank	16	....	$41	114	53	....	5,697
Citizens Bank and Trust Co., Glastonbury	30	....	....	281	117	$5	8,072
Citytrust, Bridgeport	....	$40	5,209	2,696	2,218	3,549	124,655
Colonial Bank, Waterbury	135	404	6,916	5,448	2,653	1,733	145,292
Connecticut Women's Bank, Greenwich	....	....	....	30	106	....	2,075
Fidelity Trust Company, Stamford	....	....	369	448	81	165	16,860
First Bank, New Haven	1,084	241	3,836	4,403	681	1,292	82,749
Glastonbury Bank & Trust Company	167	....	98	496	228	26	10,237
Home Bank & Trust Co., Meriden	52	....	284	476	184	104	14,627
Housatonic Bank & Trust Co., Ansonia	....	....	....	110	7	34	4,366
Independent Bank & Trust Co., Willimantic	113	....	257	390	423	75	15,676
Jewett City Trust Company	32	....	....	26	11	10	1,879
Lafayette Bank & Trust Co., Bridgeport	32	....	201	146	233	165	13,112
Manchester State Bank	2	....	....	44	57	14	3,473
Merchants Bank & Trust Co., Norwalk	493	15	651	165	461	100	15,442
Meriden Trust and Safe Deposit Co.	16	....	566	....	84	35	1,650
New Britain Bank & Trust Co.	2	....	1,786	331	65	111	15,260
New Canaan Bank & Trust Co.	....	....	....	44	123	37	4,807
New England Bank & Trust Co., Enfield	147	...	....	111	165	38	4,639
New Milford Bank & Trust Co.	....	....	....	7	144	69	8,252
North American Bank & Trust, Stratford	14	8	....	328	31	769	11,440
Putnam Trust Company, Greenwich	....	....	1,917	314	752	251	26,624

Salisbury Bank & Trust Co., Lakeville	19	....	190	51	43	42	4,780
Security Bank & Trust Co., Bloomfield	....	....	....	100	73	23	3,072
Seymour Trust Company	142	....	163	229	19	7	6,069
Simsbury Bank & Trust Company	198	....	390	385	125	106	14,013
South Windsor Bank & Trust Co.	12	....	....	174	201	66	5,551
Terryville Trust Company	....	....	8,020	149	45	67	4,153
Union Trust Company, Stamford	1,409	2	2,253	5,045	8,391	2,404	171,973
United Bank & Trust Co., Hartford	702	....	....	1,366	1,464	432	54,202
Valley Bank & Trust Co., Bridgeport	43	....	....	28	4	111	8,034
Village Bank & Trust Co., Ridgefield	....	....	....	80	38	3	4,552
Westport Bank & Trust Co.	14	....	453	554	619	32	18,588
Windsor Bank & Trust Co.	....	....	....	87	37	111	3,901
Total	**$4,875**	**$710**	**$33,600**	**$24,857**	**$20,508**	**$11,986**	**$848,210**

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Operating Expense						
	Salaries and employee benefits	Interest on time certificates of deposit of $100,000	Interest on deposits in foreign offices	Interest on other deposits	Expense of Federal Funds purchased and securities sold u/a to repurchase	Interest on demand notes (note balances) issued to the U.S. Treasury	Interest on other borrowed money
Amity Bank, Woodbridge	$426	$63	....	$1,120	....	$16	....
Bank of New Haven	930	1,463	....	2,320	$38	....	....
Bank of Stamford	342	68	....	1,137	8	....	....
Chester Bank	569	341	....	3,240	11	35	$4
Citizens Bank and Trust Co., Glastonbury	1,578	488	....	3,082	20	53	11
Citytrust, Bridgeport	21,994	14,074	....	43,035	5,097	1,731	342
Colonial Bank, Waterbury	34,515	9,950	$1,533	52,271	5,397	407	52
Connecticut Women's Bank, Greenwich	433	234	....	735	....	....	....
Fidelity Trust Company, Stamford	3,783	644	....	7,902	142	183	....
First Bank, New Haven	20,338	5,605	....	25,591	2,707	1,463	....
Glastonbury Bank & Trust Company	2,052	92	....	5,333	79	....	....
Home Bank & Trust Co., Meriden	2,860	1,133	....	6,436	252	48	1
Housatonic Bank & Trust Co., Ansonia	625	377	....	1,847	306	29	....
Independent Bank & Trust Co., Willimantic	1,948	673	....	7,060	276	23	....
Jewett City Trust Company	287	35	....	993	....	....	....
Lafayette Bank & Trust Co., Bridgeport	2,807	744	....	5,104	278	....	30
Manchester State Bank	594	146	....	1,506	1	20	....
Merchants Bank & Trust Co., Norwalk	3,363	1,612	....	5,189	35	111	6
Meriden Trust and Safe Deposit Co.	777	9	....	155	....	....	....
New Britain Bank & Trust Co.	3,271	1,160	....	4,487	182	188	180
New Canaan Bank & Trust Co.	643	248	....	2,403	7	17	....
New England Bank & Trust Co., Enfield	677	383	....	2,492	....	....	2
New Milford Bank & Trust Co.	1,052	61	....	5,197	1	....	77
North American Bank & Trust, Stratford	2,285	439	....	5,116	92	36	....
Putnam Trust Company, Greenwich	5,919	1,472	....	11,702	40	14	....

Salisbury Bank & Trust Co., Lakeville	674	104	....	2,537	....	....	....
Security Bank & Trust Co., Bloomfield	554	165	....	1,431	....	....	....
Seymour Trust Company	939	....	....	2,686	....	....	....
Simsbury Bank & Trust Company	2,130	710	....	6,722	324	79	....
South Windsor Bank & Trust Co.	1,010	251	....	2,151	3	40	2
Terryville Trust Company	830	149	....	1,890	23	....	....
Union Trust Company, Stamford	35,977	9,235	877	65,651	5,807	60	1,648
United Bank & Trust Co., Hartford	7,961	5,552	....	19,270	4,207	1,131	....
Valley Bank & Trust Co., Bridgeport	1,056	2,061	....	2,767	58	....	....
Village Bank & Trust Co., Ridgefield	578	45	....	2,632	....	....	....
Westport Bank & Trust Co.	3,831	1,112	....	8,639	37	....	....
Windsor Bank & Trust Co.	620	250	....	1,635	9	....	....
Total	$170,228	$61,148	$2,410	$323,469	$25,437	$5,684	$2,355

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Continued

(Amounts in thousands of dollars)

NAME OF BANK	Operating Expense					
	Interest on subordinated notes and debentures	Occupancy expense of bank premises, Net	Furniture and equipment expense	Provision for possible loan losses	Other Operating Expenses	Total Operating Expenses
Amity Bank, Woodbridge	....	$111	$103	$36	$318	$2,193
Bank of New Haven	....	247	82	221	680	5,981
Bank of Stamford	....	185	44	167	295	2,246
Chester Bank	....	111	73	50	398	4,832
Citizens Bank and Trust Co., Glastonbury	....	307	422	351	882	7,194
Citytrust, Bridgeport	$37	3,438	4,109	5,900	12,620	112,377
Colonial Bank, Waterbury	256	6,915	4,837	5,832	14,774	136,739
Connecticut Women's Bank, Greenwich	....	136	67	84	293	1,982
Fidelity Trust Company, Stamford	....	566	786	108	1,284	15,398
First Bank, New Haven	8	3,147	3,870	4,100	9,940	76,769
Glastonbury Bank & Trust Company	....	304	387	159	1,160	9,566
Home Bank & Trust Co., Meriden	....	505	513	278	1,510	13,536
Housatonic Bank & Trust Co., Ansonia	....	93	84	135	476	3,972
Independent Bank & Trust Co., Willimantic	2	494	748	552	1,833	13,609
Jewett City Trust Company	....	30	18	(5)	165	1,523
Lafayette Bank & Trust Co., Bridgeport	45	637	269	216	1,504	11,634
Manchester State Bank	....	106	53	100	466	2,992
Merchants Bank & Trust Co., Norwalk	152	618	381	531	1,850	13,848
Meriden Trust and Safe Deposit Co.	....	97	102	44	266	1,450
New Britain Bank & Trust Co.	....	437	582	250	1,150	11,887
New Canaan Bank & Trust Co.	....	108	61	125	393	4,010
New England Bank & Trust Co., Enfield	....	158	165	120	354	4,351
New Milford Bank & Trust Co.	....	115	163	48	709	7,423
North American Bank & Trust, Stratford	....	351	208	48	1,796	10,371
Putnam Trust Company, Greenwich	....	912	878	82	2,149	23,168

Salisbury Bank & Trust Co., Lakeville	....	40	36	56	554	4,001
Security Bank & Trust Co., Bloomfield	....	140	95	7	268	2,660
Seymour Trust Company	....	195	178	445	661	5,104
Simsbury Bank & Trust Company	....	275	154	94	1,465	11,953
South Windsor Bank & Trust Co.	....	169	130	140	802	4,698
Terryville Trust Company	....	157	93	218	358	3,718
Union Trust Company, Stamford	....	6,522	4,917	5,000	17,082	152,776
United Bank & Trust Co., Hartford	47	1,234	586	840	6,606	47,434
Valley Bank & Trust Co., Bridgeport	....	239	176	255	805	7,417
Village Bank & Trust Co., Ridgefield	....	87	70	44	463	3,919
Westport Bank & Trust Co.	....	766	679	330	2,204	17,598
Windsor Bank & Trust Co.	....	113	94	62	500	3,283
Total	**$547**	**$30,065**	**$26,213**	**$27,023**	**$89,033**	**$763,612**

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income before income taxes and securities gains or losses	Applicable income taxes	Income before securities gains or losses	Securities gains (losses), Net	Income before extraordinary items	Extraordinary items, Net of tax effect	Net Income
Amity Bank, Woodbridge	$249	$100	$149	....	$149	....	$149
Bank of New Haven	1,353	437	916	....	916	....	916
Bank of Stamford	416	72	344	....	344	....	344
Chester Bank	865	109	756	(3)	753	....	753
Citizens Bank and Trust Co., Glastonbury	878	239	639	86	725	....	725
Citytrust, Bridgeport	12,278	754	11,524	(936)	10,588	....	10,588
Colonial Bank, Waterbury	8,553	2,022	6,531	(7)	6,524	1,890	8,414
Connecticut Women's Bank, Greenwich	93	2	91	4	95	....	95
Fidelity Trust Company, Stamford	1,462	352	1,110	41	1,151	....	1,151
First Bank, New Haven	5,980	(618)	6,598	2	6,600	....	6,600
Glastonbury Bank & Trust Company	671	10	661	44	705	....	705
Home Bank & Trust Co., Meriden	1,091	93	998	147	1,145	....	1,145
Housatonic Bank & Trust Co., Ansonia	394	49	345	....	345	....	345
Independent Bank & Trust Co., Willimantic	2,067	288	1,779	42	1,821	....	1,821
Jewett City Trust Company	356	91	265	31	296	....	296
Lafayette Bank & Trust Co., Bridgeport	1,478	156	1,322	2	1,324	....	1,324
Manchester State Bank	481	171	310	(37)	273	....	273
Merchants Bank & Trust Co., Norwalk	1,594	100	1,494	225	1,719	....	1,719
Meriden Trust and Safe Deposit Co.	200	72	128	46	174	....	174
New Britain Bank & Trust Co.	3,373	788	2,585	....	2,585	....	2,585
New Canaan Bank & Trust Co.	797	341	456	....	456	....	456
New England Bank & Trust Co., Enfield	288	(15)	303	(27)	276	....	276
New Milford Bank & Trust Co.	829	96	733	(44)	689	....	689
North American Bank & Trust, Stratford	1,069	220	849	126	975	....	975
Putnam Trust Company, Greenwich	3,456	961	2,495	(16)	2,479	....	2,479

Salisbury Bank & Trust Co., Lakeville	779	16	763	63	826	....	826
Security Bank & Trust Co., Bloomfield	412	140	272	(1)	271	....	271
Seymour Trust Company	965	170	795	....	795	....	795
Simsbury Bank & Trust Company	2,060	412	1,648	2	1,650	....	1,650
South Windsor Bank & Trust Co.	853	138	715	....	715	....	715
Terryville Trust Company	435	89	346	....	346	....	346
Union Trust Company, Stamford	19,197	5,155	14,042	(1)	14,041	....	14,041
United Bank & Trust Co., Hartford	6,768	1,263	5,505	383	5,888	....	5,888
Valley Bank & Trust Co., Bridgeport	617	111	506	138	644	....	644
Village Bank & Trust Co., Ridgefield	633	135	498	....	498	....	498
Westport Bank & Trust Co.	990	(140)	1,130	117	1,247	....	1,247
Windsor Bank & Trust Co.	618	99	519	(18)	501	....	501
Total	$84,598	$14,478	$70,120	$409	$70,529	$1,890	$72,419

Table No. 9–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Concluded

(Amounts in thousands of dollars)

NAME OF BANK	Equity Capital Dec. 31, 1982	Net income (loss)	Less: Cash dividends declared	Other increases (decreases)	Total change	Equity Capital Dec. 31, 1983
Amity Bank, Woodbridge	$1,346	$149	$48	$(20)	$81	$1,427
Bank of New Haven	5,868	916	....	144	1,060	6,928
Bank of Stamford	3,403	344	....	(4)	340	3,743
Chester Bank	3,888	753	207	....	546	4,434
Citizens Bank and Trust Co., Glastonbury	4,121	725	231	297	791	4,912
Citytrust, Bridgeport	55,358	10,588	2,603	221	8,206	63,564
Colonial Bank, Waterbury	73,437	8,414	3,750	....	4,664	78,101
Connecticut Women's Bank, Greenwich	2,085	95	25	(43)	27	2,112
Fidelity Trust Company, Stamford	12,975	1,151	592	....	559	13,534
First Bank, New Haven	39,578	6,600	2,800	....	3,800	43,378
Glastonbury Bank & Trust Company	4,258	705	211	665	1,159	5,417
Home Bank & Trust Co., Meriden	7,858	1,145	364	2,072	2,853	10,711
Housatonic Bank & Trust Co., Ansonia	2,872	345	64	....	281	3,153
Independent Bank & Trust Co., Willimantic	10,072	1,821	339	(278)	1,204	11,276
Jewett City Trust Company	1,559	296	72	37	261	1,820
Lafayette Bank & Trust Co., Bridgeport	7,753	1,324	495	(57)	772	8,525
Manchester State Bank	1,966	273	75	....	198	2,164
Merchants Bank & Trust Co., Norwalk	8,548	1,719	818	....	901	9,449
Meriden Trust and Safe Deposit Co.	1,243	174	72	50	152	1,395
New Britain Bank & Trust Co.	12,803	2,585	1,200	(7)	1,378	14,181
New Canaan Bank & Trust Co.	2,641	456	75	....	381	3,022
New England Bank & Trust Co., Enfield	2,356	276	120	5	161	2,517
New Milford Bank & Trust Co.	3,648	689	....	6	695	4,343
North American Bank & Trust, Stratford	5,348	975	86	(539)	350	5,698
Putnam Trust Company, Greenwich	22,385	2,479	1,010	....	1,469	23,854

Table No. 10–TRUST DEPARTMENT STATISTICS, DECEMBER 31, 1983

(Dollar Amounts in thousands) Name of Bank	Number of Accounts	Total Trust Funds
Amity Bank, Woodbridge	....	....
Bank of New Haven	....	....
Bank of Stamford	....	....
Chester Bank	62	$5,339
Citizens Bank and Trust Co., Glastonbury	....	....
Citytrust, Bridgeport	4,682	792,381
Colonial Bank, Waterbury	7,795	900,208
Connecticut Women's Bank, Greenwich	....	....
Fidelity Trust Company, Stamford	337	69,692
First Bank, New Haven	2,278	1,052,202
Glastonbury Bank & Trust Company	471	29,525
Home Bank & Trust Co., Meriden	363	44,369
Housatonic Bank & Trust Co., Ansonia	....	....
Independent Bank & Trust Co., Willimantic	372	33,395
Jewett City Trust Company	....	....
Lafayette Bank & Trust Co., Bridgeport	655	43,145
Manchester State Bank	....	....
Merchants Bank & Trust Co., Norwalk	447	167,093
Meriden Trust and Safe Deposit Co.	601	84,839
New Britain Bank & Trust Co.	3,931	286,145
New Canaan Bank & Trust Co.	....	....
New England Bank & Trust Co., Enfield	....	....
New Milford Bank & Trust Co.	....	....
North American Bank & Trust, Stratford	....	....
Putnam Trust Company, Greenwich	1,198	401,967
Salisbury Bank & Trust Co., Lakeville	144	33,797
Security Bank & Trust Co., Bloomfield	....	....
Seymour Trust Company	140	24,301
Simsbury Bank & Trust Company	562	40,562
South Windsor Bank & Trust Co.	....	....
Terryville Trust Company	....	....
Union Trust Company, Stamford	5,843	1,555,099
United Bank & Trust Co., Hartford	1,429	647,743
Valley Bank & Trust Co., Bridgeport	....	....
Village Bank & Trust Co., Ridgefield	....	....
Westport Bank & Trust Co.	381	73,078
Windsor Bank & Trust Co.	....	....
Total	**31,691**	**$6,284,880**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and administrator Accounts	1,273	$197,110
Conservator, guardian, trustee, and other similar accounts	19,146	3,372,604
Agency, custodian, safekeeping, and other similar accounts	11,272	2,715,166
Total	**31,691**	**$6,284,880**

CLASSIFICATION OF TRUST DEPARTMENT ASSETS	
Bonds	$2,399,186
Stocks	2,313,988
Real estate mortgages	153,896
Real estate	63,481
Savings and other time deposits	189,564
Uninvested and undistributed cash	35,326
Miscellaneous items	124,285
Other assets, including common trust funds	1,005,154
Total	**$6,284,880**

SAVINGS BANKS

Directory and Statistics

Executive Officer: Italicized type indicates Chief Executive Officer
Directors/Trustees: Italicized type indicates Chairman

AMERICAN SAVINGS BANK (NEW BRITAIN)

Incorporated 1863

EXECUTIVE OFFICERS–*President and Treasurer, Norman E.W. Erickson;* Vice President and Secretary, Richard N. Wedmore; Vice President, John H. Perkins; Vice President, James F. Dewey; Vice President, M. William Slade, Jr.; Vice President, Richard M. Furniss; Vice President, Thomas M. Leonard; Vice President, Donald H. Foberg; Vice President, Phillip J. Forauer.

DIRECTORS–Paul J. Anderson, Charles S. Beach, Adolf G. Carlson, Donald Davidson, Norman E.W. Erickson, Fred M. Hollfelder, Joseph T. Hughes, Steven T. Martin, Geddes Parsons, Julian C. Pease, Stanley W. Shepard.

THE BANK MART (BRIDGEPORT)

Incorporated 1859

EXECUTIVE OFFICERS–*President, Richard F. Freeman;* Senior Vice President, John A. Jackson, Jr.; Senior Vice President, Emmett G. Murphy; Treasurer, Simone T. Velasquez-Hoover; Secretary, Barbara A. Peterson; Controller, Jack B. Levine; Vice President, Doris Bayus; Vice President, James J. Bazata; Vice President, Anette W. Berg; Vice President, Joseph P. Coyne, Jr.; Vice President, Marcia B. Goodman; Vice President, Stephen B. Smith; Vice President, Richard S. Wright.

TRUSTEES–Carl B. Adolphson, Hugh V. Allison, Richard P. Bodine, Seth O.L. Brody, Donald B. Christie, H. Sumner Farwell, Fred C. Frassinelli, Jr., Richard F. Freeman, John H. Larson, John P. Maloney, *Philip R. Marsilius,* Joseph C. Olson, V. Gibney Patterson, Harry B. Rowell, Jr., Harold C. Smith, Elinor F. Wilber, Peter Wilkinson.

THE BANKING CENTER (WATERBURY)

Incorporated 1850

EXECUTIVE OFFICERS–*Chairman and Secretary, Edward J. Holcomb;* President and Treasurer, John P. Burke.

DIRECTORS–John Benson, John F. Burbank, H. Maxwell Burry, Jr., Richard Derr, Milton Greenblatt, Sue S. Grossman, *Edward J. Holcomb,* Richard W. Michaels, J. Garry Mitchell, Addis W. Morgan, Robert J. Narkis, Reginald H. Post, Gerald A. Scutt, Frank E. Shepard, Jr., Justin L. Smith, Jr., Stedman G. Sweet, C. Dinsmore Tuttle, Joseph A. Zimmerman.

BERLIN SAVINGS BANK

Incorporated 1873

EXECUTIVE OFFICERS–*President, Richard S. Martin;* Senior Vice President and Treasurer, William N. Wixon; Vice President, Richard G. Anderson; Vice President, Carl E. Lindahl; Secretary, Dorothy A. Bialek; Comptroller, Robert W. Anderson.

DIRECTORS–Leonard Abrahamson, L. Bowman Banford, Clifton A. Benson, William J. Coughlin, Jr., John S. Filbert, Frank Fraprie, John A. Kaestle, Richard S. Martin, Prentice M. Troup, Horace B. Van Dorn, Joanne G. Ward, Dana Whitman, Jr.

BRANFORD SAVINGS BANK

Incorporated 1890

EXECUTIVE OFFICERS–*President and Treasurer, Harry F. Whittemore, Jr.;* Executive Vice President, Jeffrey C. Clark; Senior Vice President and Secretary, John H. Holman; Senior Vice President, Charles H. Blood; Vice President, Walter E. Mullen.

DIRECTORS–Norbert W. Church, Jeffrey C. Clark, Erle C. Curtis, Andrew Criscuolo, Ralph L. DeLucia, Leslie C. Findell, Lois Flesche, John H. Holman, Richard Kahl, John Leffingwell, Bernard H. Page, Thomas Sloane, Leonard Spear, Richard W. Squeri, *Donald E. Stevens,* Henry L. Stoddard, Kenneth P. Thompson, Harry F. Whittemore, Jr., Nathan Zaffin.

BRISTOL SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS–*President, Edward P. Lorenson;* Vice President, Daniel J. Casey; Vice President, Richard N. LaMothe; Vice President and Treasurer, David Melenski; Vice President, Howard T. Schmelder; Vice President, William M. Schwab; Vice President and Secretary, Robert E. Chapman; Vice President, Roger G. Grandbois.

DIRECTORS–Sherwood L. Anderson, III, William P. Carpenter, Robert W. Fiondella, Terry B. Fletcher, Patrick J. Hogan, Katherine C. Ill, Edwin V. Ladd, Jr., *Edward P. Lorenson*, Robert R. Maynard, Aaron P. Silver, Robert L. Tetro, Roderick R. Washburn, Robert J. Williamson.

THE BROOKLYN SAVINGS BANK (DANIELSON)
Incorporated 1872

EXECUTIVE OFFICERS–*President and Secretary, Donald H. Wheeler;* Vice President, Alfred F. Austin, Jr.; Treasurer, Thomas E. Payne.

DIRECTORS–Joseph E. Baier, *A. Morrison Ennis*, Michael P. Pappas, Mildred B. Pierce, Paul E. Roper, Clarence J. Salmon, Romeo Vezina, Donald H. Wheeler.

BURRITT INTERFINANCIAL BANCORPORATION (NEW BRITAIN)
Incorporated 1889

EXECUTIVE OFFICERS–*President and Treasurer, John C. Jaynes;* Senior Vice President and Secretary, Richard C. Syrett; Executive Vice President, Timothy Nadeau; Vice President, John S. Barnes; Vice President, Barbara J. Bennett; Vice President, Robert M. Pawloski; Vice President, Foster S. White.

DIRECTORS–Ruthe W. Boyea, Harold M. Brodsky, Judith W. Brown, Michael J. Cimino, Raymond E. Cummings, John E. Downes, Harold J. Eisenberg, J. Brian Gaffney, John C. Jaynes, Henry V. Pelton, Anthony R. Puskarz, Sr., Mark Rohrbaugh, Richard C. Syrett, Angelo Tomasso, Jr.

THE CENTRAL BANK FOR SAVINGS (MERIDEN)
Incorporated 1851

EXECUTIVE OFFICERS–*President, James H. Doak, Jr.;* Senior Vice President and Treasurer, Robert W. Monroe; Senior Vice President, Richard J. Leary; Vice President and Comptroller, Robert L. L'Heureux, Jr.; Vice President, Peter L. Kofsuske; Vice President, Kenneth G. Penfield; Vice President, Ralph Winchester; Secretary, Leah M. Peczynski.

DIRECTORS–Craig A. Bossi, A. Lee Campione, James H. Doak, Jr., Raymond E. Donovan, Thomas L. Ferry, Jr., Dennis F. Gaffney, Daniel Kahn, David T. Lucey, Francis J. O'Brien, Howard C. Schaefer.

CHELSEA GROTON SAVINGS BANK (MYSTIC)
Incorporated 1854

EXECUTIVE OFFICERS–*Chairman, Albert E. Ricker, Jr.;* President and Treasurer, Edward M. Regets; Vice President, Mark A. Turner; Vice President and Secretary, James A. Sewart; Vice President and Comptroller, George W. Strouse.

TRUSTEES–Robert B. Acker, Richard E. Blodgett, Jr., Allyn L. Brown, Jr., Thomas F. Costello, Paul J. Driscoll, Katherine N. Fuller, Philip C. Greene, Raymond A. Helmboldt, Grover V. Lassen, Jr., Marjorie P. Moore, Shepard B. Palmer, Jr., Andrew W. Perry, II, Edward M. Regets, *Albert E. Ricker, Jr.*, Leonard D. Royce, Fred Seeman, James A. Sewart, Rutherford L. Swatzburg.

CITIZENS SAVINGS BANK OF STAMFORD
Incorporated 1869

EXECUTIVE OFFICERS–*President, William D. Rider;* Vice President and Treasurer, Nicholas A. Bochicchio; Vice President, Michael J. Connery, Jr.; Vice President, Shaun P. Shanley; Secretary, Janet F. Eagan; Comptroller, Walter R. Dahlgren.

DIRECTORS–Theodore B. Covert, A. Reid Cross, Thomas J. Feeney, Charles C. Judd, James W. Kambas, Willard J. Overlock, Leo J. Pantas, Samuel F. Pierson, William D. Rider, J. Forbes Rogers, Clayton B. Weed, Jr.

CITY SAVINGS BANK OF MERIDEN

Incorporated 1874

EXECUTIVE OFFICERS–*President, Robert K. Montgomery;* Senior Vice President, Secretary and Treasurer, L. Clark Robison; Comptroller, Bea Sherman.

DIRECTORS–Eugene E. Bertolli, Arthur D. Boutillier, Jr., Robert G. Church, Jr., Michael M. Conroy, Foster M. Johnson, Jr., Robert K. Montgomery, Gary O. Olson, L. Clark Robison, Richard D. Stapleton.

COLLINSVILLE SAVINGS SOCIETY

Incorporated 1853

EXECUTIVE OFFICERS–*President and Treasurer, Ralph A. Benson, Sr.;* First Vice President and Secretary, Michael A. Langer; Vice President, Arthur S. Bristol.

DIRECTORS–Ralph A. Benson, Sr., Arthur S. Bristol, Robert G. Gillespie, Raymond B. Green, Robert D. Hart, John A. Kozlak, Michael A. Langer, Edward D. Marlowe, John P. Miner, Jr., Roy H. Olson, Clair W. Wilder.

CONNECTICUT SAVINGS BANK (NEW HAVEN)

Incorporated 1857

EXECUTIVE OFFICERS–*President, Paul H. Johnson;* Senior Vice President and Secretary, Beverley H. Lapham, Jr.; Senior Vice President and Treasurer, Robert C. Davis, Jr.; Senior Vice President, F. Perry Wilson.

TRUSTEES–Mary B. Arnstein, Barry R. Banducci, Roland M. Bixler, Samuel W. Bowlby, Henry Chauncey, Jr., James P. Comer, Abbott H. Davis, Jr., Ralph W. Halsey, Jr., Marshall R. Holley, Philetus H. Holt, Lawrence W. Iannotti, Paul H. Johnson, Clayton A. Kolstad, Nancy N. Kops, Robert J. Leeney, Victor H. Vroom.

THE DERBY SAVINGS BANK

Incorporated 1846

EXECUTIVE OFFICERS–*President and Treasurer, Howard B. Treat, Jr.;* Senior Vice President and Secretary, John F. Costigan; Vice President, David A. Dedman; Vice President, Donald J. Frillici; Vice President, Oliver G. McLean, Jr.; Vice President, Thomas H. Wells; Vice President, Janet B. Williams.

DIRECTORS–Achille A. Apicella, John J. Brennan, John F. Costigan, John B. Dearborn, Harry P. DiAdamo, Jr., Angelo E. Dirienzo, Laura J. Donahue, *Raymond P. Lavietes,* William M. Miller, Frank M. Osak, Jr., G. Jeffrey Reynolds, Howard B. Treat, Jr., Bronislaw Winnick.

THE DIME SAVINGS BANK OF NORWICH

Incorporated 1869

EXECUTIVE OFFICERS–*President, Severn T. Johanessen;* Senior Vice President and Treasurer, Clifford P. Kumpf; Vice President and Secretary, James P. Cronin; Vice President, Joseph Silvestri.

DIRECTORS–Craig F. Bode, Richard S. Camp, Leon R. Chambers, James P. Cronin, Frank D. Demicco, Harold W. Higgins, Carl K. Hichon, Severn T. Johanessen, Clifford P. Kumpf, Joseph S. Longo, Benjamin J. Lord, Jr., *Howard Murkett.*

DIME SAVINGS BANK OF WALLINGFORD

Incorporated 1871

EXECUTIVE OFFICERS–*President and Treasurer, Francis P. Feeney;* Executive Vice President, John A. Shortelle; Senior Vice President, Daniel P. Sullivan; Senior Vice President, Peter G. Pfau; Comptroller, Ronald J. Hall; Vice President, Robert L. Carmody; Secretary, Dorothy A. Hayes.

DIRECTORS–Henry E. Bartels, Joseph H. Bateman, Philander Cooke, Charles G. Crump, II, *Francis P. Feeney,* Wm. Neal MacKenzie, John H. Norton, Alfred T. St. James, Fred A. Valenti, Jr.

ESSEX SAVINGS BANK

Incorporated 1851

EXECUTIVE OFFICERS *Chairman and Treasurer, Robert F. Herbst*, President, Douglas H. Olson; Vice President and Controller, Spencer M. Quintin, Sr.; Vice President and Secretary, Richard Watrous; Vice President, Edward H. Hemmann.

DIRECTORS William A. Boyd, James D. Connors, *Robert F. Herbst*, Donald P. Morrison, G. Peter Neilsen, Douglas H. Olson, James D. Reardon, John J. Speirs, Jr., Phillip J. Stueck, John P. Wollack.

FAIRFIELD COUNTY SAVINGS BANK (NORWALK)

Incorporated 1874

EXECUTIVE OFFICERS *President and Treasurer, F. Richard Gregory*; Executive Vice President, Donald M. Lockwood; Vice President, Robert B. Devine; Secretary, Frances E. Stephanak; Vice President, C.A. Fiorella; Vice President, Catherine F. Cody; Vice President, Dorothy F. Carr.

DIRECTORS Mary Jane Balser, Robert B. Devine, Philip W. Goodwin, F. Richard Gregory, William J. Kolkmeyer, Donald M. Lockwood, John F. Piro, Thomas J. Riordan, Jr., William F. Stephanak, Samuel J. Stewart, III.

FARMERS AND MECHANICS SAVINGS BANK (MIDDLETOWN)

Incorporated 1858

EXECUTIVE OFFICERS *Chairman, Arthur E. Webster, Jr.*; President, Ralph H. Shaw, II; Senior Vice President, John A. Barr, Jr.; Senior Vice President, Kenneth R. Kjellen; Senior Vice President, Bruce A. Ricker; Vice President and Treasurer, David H. Kelsey; Vice President, J. Richard Franklin; Secretary, Pauline M. Hamblett.

DIRECTORS Paul S. Carrier, Jr., Gregory G. Curtis, Ellen G. D'Oench, F. Martin Dohl, Edward J. Fitzgerald, Jr., Stanley F. Gifford, Harry Hagel, Herbert Levine, Joseph G. Lombardo, Carmelo J. Mazzotta, Jr., J. Warren Mylchreest, Jr., Edward J. Opalacz, Herbert M. Patterson, Ernest F. Peterson, David W. Reier, Burton L. Rhodes, Paul Schuster, Ralph H. Shaw, II, Robert H. Simmons, *Arthur E. Webster, Jr.*

FARMINGTON SAVINGS BANK

Incorporated 1851

EXECUTIVE OFFICERS *President and Treasurer, John W. Grouten*; Vice President and Comptroller, John H. Hangen; Vice President, Richard F. Corliss; Secretary, Priscilla M. Smulski.

DIRECTORS *Frank A. Cadwell, Jr.*, George S. Chase, Howard H. Coe, John M. Deming, C. Parker Fleming, John W. Grouten, William F. Grunewald, Harriet B. Lidgerwood, William S. Wadsworth, William L. Wollenberg.

THE GUILFORD SAVINGS BANK

Incorporated 1875

EXECUTIVE OFFICERS *President and Treasurer, David D. Dudley*; Vice President and Secretary, Gilbert M. Lombard, Jr.

TRUSTEES Edwin D. Bartlett, John M.C. Betts, Egbert Brockhuysen, Richmond H. Curtiss, David D. Dudley, Hugh McK. Jones, John B. Kidney, *Gilbert M. Lombard, Sr.*, H. Logan Page, III, Winthrop F. Smith.

JEWETT CITY SAVINGS BANK

Incorporated 1873

EXECUTIVE OFFICERS *President, Reino E. Horstmeyer*; Vice President and Treasurer, Paul F. Chase; Vice President, Kevin C. Merchant; Secretary, Shirley M. Pierce.

DIRECTORS Robert L. Brodeur, Edward J. Chominski, Don K. Collins, Dominic Demicco, Richard J. Duda, Albert G. Gosselin, Sr., Reino E. Horstmeyer, *H. Eugene Labone*, John A. Ricketts, Donald P. Vachon.

THE LIBERTY BANK FOR SAVINGS (MIDDLETOWN)

Incorporated 1825

EXECUTIVE OFFICERS–*President, Frank J. Godwin, Jr.;* Executive Vice President, Patrick J. Crowley; Executive Vice President, Frank J. Sutkowski; Senior Vice President and Treasurer, Graham B. Carlson; Senior Vice President, Paul H. Beaulac; Senior Vice President, Philip P. Cacciola; Vice President, Barbara K. Aubin; Vice President, Joseph S. Carta; Vice President, Ronald J. Catrone; Vice President, James A. Fetters; Vice President, Robert M. Hoppenstedt; Vice President, Robert E. Lee; Vice President, James E. Seagrave; Vice President, Paul A. Suprin; Secretary, Shirley F. Williams.

DIRECTORS–Charles W. Anthes, Donald C. Davis, Woodbridge A. D'Oench, George W. Fraser, Jr., Frank J. Godwin, Jr., Raymond S. Hedges, Ann N. Hibino, Harry M. Johnson, Milton R. Johnson, Barbara J. Maynard, John A. McGarry, Willard M. McRae, Gordon B. McWilliams, John B. Newman, Nathan I. Shapiro, Luther E. Stearns, Robert E. Stevens, Eugene F. Sturgeon, *William E. Tucker.*

THE LITCHFIELD SAVINGS BANK

Incorporated 1850

EXECUTIVE OFFICERS–*President, Howard Kerpelman;* Vice President and Secretary, Ruth K. Berlet; Vice President, Sidney W. Hine; Vice President and Treasurer, Ann Y. Wyant.

DIRECTORS–Frank M. Dooley, Robert W. Doyle, George C. Dudley, Robert M. Fitzgerald, Sidney W. Hine, William M. Houldin, Jr., Howard E. Kerpelman, Oswald W. Marrin, Donald K. Mayland, Edward M. Sepples, Jr., E. Geoffrey Ward, Jr.

MECHANICS AND FARMERS SAVINGS BANK (BRIDGEPORT)

Incorporated 1871

EXECUTIVE OFFICERS–*President, David J. Sullivan, Jr.;* Executive Vice President, Jeremy N. Murphy; Senior Vice President, Robert W. Lucas; Vice President and Treasurer, Frederick C. Mayernik; Vice President and Secretary, Walter A. Henderson; Vice President and Controller, Edmund E. Tuska; Vice President, Raymond R. Miller.

TRUSTEES–William H. Aiken, Walter Breslav, Jr., C. Phillip Epifano, Donald E. Farrar, Julius Groher, Paul B. Haley, William L. Hawkins, Frank A. Healy, Marian L. Heard, John S. Heher, V. Donald Hersam, Jr., Verne L. King, Stanley Manasevit, Lloyd H. Meyer, Milton J. Morgan, Jeremy N. Murphy, William J. Riordan, Vincent M. Simko, Charles F. Smithers, Jr., *David J. Sullivan, Jr.,* Robert T. Switzgable.

MECHANICS' SAVINGS BANK (HARTFORD)

Incorporated 1861

EXECUTIVE OFFICERS–*President, Jack C. Myles;* Group Vice President and Treasurer, Ernest C. Wignall; Group Vice President, Thomas R. Hurt; Senior Vice President and Controller, Reinhold Quasnitschka; Senior Vice President, William J. Anderson; Senior Vice President, Richard T. Langan; Vice President, Robert R. Northover; Vice President, Clifford R. Ongley.

DIRECTORS–Ruth D. Abbott, Lucian E. Baldwin, Edward N. Bennett, John Donnelly, Sister Francis Marie Garvey, Richard B. Haskell, Thomas J. Kelleher, Worth Loomis, John S. Murtha, Jack C. Myles, William R. Peelle, Alfred R. Rogers, Guy C. Shafer, Samuel H. Title, Bruce N. Torell, John L. Way, II.

MILFORD SAVINGS BANK

Incorporated 1872

EXECUTIVE OFFICERS–*President and Treasurer, Donald A. Patenaude;* Executive Vice President, Paul W. Austin; Vice President, Theodore H. Goodwin; Vice President, Robert E. Coulombe, Jr.; Comptroller, Thomas F. Hibson, Sr.; Secretary, June M. Kugler.

DIRECTORS–Paul W. Austin, Robert D. Beard, Robert J. Clemence, Joseph J. Einhorn, Harold S. Greenbaum, William D. Harlow, Hollis N. Hugins, Joseph P. Kaluzynski, Howard S. Merk, Richard J. Monahan, Clement P. Passariello, Donald A. Patenaude, Alvin C. Smith, Deforest W. Smith, Robert H. Smith, Francis V. Stosse, Sally A. Stowe, Frederick B. Warren.

MOODUS SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS–President, Charles J. Wolf, Jr.; Senior Vice President, John J. Blaschik; *Vice President and Treasurer, George P. Drenga, (Co-ex.); Vice President and Secretary, Hermine J. Fiala, (Co-ex.).*

DIRECTORS–Edgar H. Bishop, John J. Blaschik, Sumner I. Brownell, George P. Drenga, Hermine J. Fiala, Rudolph R. Hoffmann, William T. Hood, Jr., Dan Maus, Jr., David Silberstein, Burton Tucker, *Charles J. Wolf, Jr.*, John E. Yeomans.

NAUGATUCK SAVINGS BANK
Incorporated 1870

EXECUTIVE OFFICERS–*President, Richard D. Coe;* Executive Vice-President and Treasurer, Stephen J. Sweeney, Jr.; Vice President and Secretary, Mark C. Yanarella; Comptroller, William N. Villano.

TRUSTEES–Gordon A. Anderson, John D. Aresta, Richard D. Coe, Raymond E. Dowling, Howard N. Fassett, Milton D. Grele, Henry T. Moeckel, *Adrian C. Olson*, Robert C. Sutherland, Stephen J. Sweeney, Jr., Carl R. Toothaker, Louis F. Voegeli.

NEW ENGLAND SAVINGS BANK (NEW LONDON)
Incorporated 1827

EXECUTIVE OFFICERS–*President, Richard L. Creviston;* Senior Vice President, Lawrence E. Alderson, Sr.; Senior Vice President and Comptroller, Joseph H. Coutu; Senior Vice President, Robin Honiss; Senior Vice President, Robert G. Pettit; Senior Vice President, David C. Whelden; Vice President and Treasurer, David J. Krug; Vice President, Herbert L. Lindblom; Vice President, Michael Velgouse, Jr.; Secretary, Margaret L. Trakas.

DIRECTORS–Richard A. Bauerfeld, John Beveridge, Ernest C. Burnham, Jr., Pierce F. Connair, *Richard L. Creviston*, Robert A. Doherty, Louis Fiorelli, Neil F. Humphreville, Lewin G. Joel, Jr., Frank J. Laycock, Dorothy B. Leib, Otto F. Liebig, Jr., Robert W. Marrion, William W. Miner, John F. Mirabito, Steven F. Pitts, Charles J. Poole, Stanley Popiel, Julia H. Smith, Robert J. Sullivan, Jr., James H. Thach III, James R. Vest, Donald R. Welter.

THE NEW HAVEN SAVINGS BANK
Incorporated 1838

EXECUTIVE OFFICERS–*President, Robert M. Geier;* Executive Vice President and Treasurer, Charles L. Terrell; Senior Vice President, Kenneth P. Kaminsky; Senior Vice President, Thomas A. Lafreniere; Vice President and Secretary, Robert F. Crosby; Vice President, Gerald W. Blood; Vice President, Lillian A. Celone; Vice President, Richard D. Johnson, Jr.; Vice President, Charles S. Palmer; Vice President, David R. Rice; Vice President, Willie Spence; Vice President, Alfred F. Tosetti; Vice President, Phyllis E. Ceccarelli; Vice President, Randall S. Miller; Controller, Frank W. Colton.

DIRECTORS–John W. Barnett, Alan C. Bennett, Joseph F. Duplinsky, Frederick E. Fagal, John D. Fassett, Robert M. Geier, Angus N. Gordon, Jr., Jane D. Keeler, John M. Lyons, Philip Paolella, Catherine St. John, Robert N. Schmalz, C. Thomas Smith, Charles L. Terrell, Edward White, Jr., Paul D. Wingate.

NEW MILFORD SAVINGS BANK
Incorporated 1858

EXECUTIVE OFFICERS–*President, F. Wayne Arnold;* Vice President and Comptroller, Jordan F. Barrows; Vice President, Betty A. Fredlund; Vice President, Peter J. Sheehan; Secretary and Treasurer, Brian A. Arnold.

DIRECTORS–Forrest D. Arnold, *F. Wayne Arnold*, Willis H. Barton, Jr., Herbert F. Bullock, Ralph E. Camp, John V. Haxo, Arthur L. Sega, Julian I. Stone.

Salisbury Bank & Trust Co., Lakeville	3,155	826	240	917	1,503	4,658
Security Bank & Trust Co., Bloomfield	2,557	271	....	1	272	2,829
Seymour Trust Company	6,935	795	340	(84)	371	7,306
Simsbury Bank & Trust Company	9,975	1,650	522	....	1,128	11,103
South Windsor Bank & Trust Co.	3,651	715	213	....	502	4,153
Terryville Trust Company	2,026	346	....	....	346	2,372
Union Trust Company, Stamford	101,992	14,041	7,232	....	6,809	108,801
United Bank & Trust Co., Hartford	31,918	5,888	1,300	....	4,588	36,506
Valley Bank & Trust Co., Bridgeport	4,332	644	....	(317)	327	4,659
Village Bank & Trust Co., Ridgefield	2,607	498	53	....	445	3,052
Westport Bank & Trust Co.	10,662	1,247	600	....	647	11,309
Windsor Bank & Trust Co.	2,271	501	99	....	402	2,673
Total	$479,450	$72,419	$25,856	$3,066	$49,629	$529,079

Table No. 11–ABSTRACTS OF REPORTS FROM 1944-1983 (Amounts in thousands of dollars)

Year	Number of banks	Assets: Loans and discounts	U.S. Treasury securities	Other bonds and stocks	Cash and due from banks	Real estate, bank premises, and furniture and fixtures	Other assets including federal funds sold	Liabilities: Deposits	Reserves on loans and securities	Debentures and capital stock	Surplus, undivided profits, and reserves	Other liabilities including federal funds purchased	Total assets or liabilities
1944	63	110,719	384,473	44,707	125,128	11,693	556	621,076	......	20,919	31,712	3,570	**677,278**
1945	63	120,963	456,392	44,366	126,884	10,751	694	696,381	......	20,769	35,182	6,717	**760,052**
1946	62	160,142	434,974	48,417	140,504	10,396	726	729,607	......	21,491	39,175	4,887	**795,162**
1947	62	206,383	360,082	51,771	154,730	10,287	813	715,952	......	21,996	41,645	4,475	**784,069**
1948	62	231,644	348,830	59,829	148,724	10,272	1,010	729,268	......	22,746	44,112	4,182	**800,311**
1949	62	238,549	361,554	65,439	141,496	10,977	1,594	744,775	......	22,771	46,781	5,283	**819,612**
1950	57	283,726	347,426	73,820	170,674	11,424	1,517	810,830	......	23,546	47,037	7,176	**888,590**
1951	55	317,716	373,054	86,477	248,552	12,122	1,944	959,048	......	23,876	48,628	8,313	**1,039,868**
1952	55	362,655	386,114	97,670	230,167	12,577	2,564	1,005,403	......	24,276	51,047	11,021	**1,091,747**
1953	56	392,101	369,739	97,860	229,673	13,416	3,593	1,012,910	......	25,926	55,306	12,240	**1,106,382**
1954	53	415,816	350,739	106,362	212,685	14,301	4,486	1,008,289	......	26,850	55,076	14,174	**1,104,389**
1955	51	470,132	339,806	118,059	231,736	15,078	4,742	1,075,082	......	29,215	60,453	14,803	**1,179,553**
1956	50	515,235	341,566	127,825	241,685	16,512	4,193	1,136,453	......	31,028	63,205	16,330	**1,247,016**
1957	46	547,978	343,589	136,086	229,608	18,643	5,370	1,160,932	......	32,860	67,691	19,791	**1,281,274**
1958	43	542,619	342,317	141,169	228,446	18,594	2,744	1,153,199	......	33,198	70,282	19,210	**1,275,889**
1959	42	630,732	335,996	150,617	249,270	20,093	3,726	1,256,496	......	36,657	78,718	18,563	**1,390,434**
1960	42	670,211	327,948	141,706	273,493	21,592	3,878	1,268,194	......	37,091	83,831	49,712	**1,438,828**
1961	40	732,149	339,412	152,171	283,999	23,000	3,588	1,354,049	......	37,222	89,109	53,939	**1,534,319**
1962	39	807,087	329,951	195,790	316,205	26,811	4,064	1,476,135	......	39,942	96,675	67,156	**1,679,908**
1963	37	888,278	319,276	221,036	300,411	26,512	4,603	1,551,597	......	42,884	99,733	65,902	**1,760,116**
1964	35	987,493	284,655	217,746	304,391	27,656	4,971	1,617,966	......	43,998	107,663	57,285	**1,826,912**
1965	35	1,118,572	263,855	244,025	299,960	30,718	21,724	1,754,482	......	47,152	117,132	60,088	**1,978,854**
1966	34	1,192,331	287,108	263,278	360,267	30,846	18,484	1,892,618	......	61,319	126,193	72,184	**2,152,314**
1967	34	1,349,210	340,909	353,496	364,968	33,148	23,456	2,190,018	......	62,285	137,234	75,650	**2,465,187**
1968	34	1,516,075	298,721	445,778	415,112	36,793	42,286	2,455,532	......	68,217	149,148	81,886	**2,754,765**
1969	32	1,659,878	241,903	409,653	407,884	44,802	63,688	2,409,916	$34,837	71,174	164,084	147,797	**2,827,808**
1970	32	1,747,862	241,344	553,465	502,467	52,077	103,446	2,777,377	35,556	72,516	177,856	137,356	**3,200,661**
1971	35	1,779,486	199,577	548,926	394,211	50,676	116,080	2,682,560	32,341	71,726	174,232	128,097	**3,088,966**
1972	36	1,163,411	180,664	707,461	675,287	61,602	97,106	3,380,788	36,716	79,844	201,426	186,757	**3,885,531**
1973	43	2,548,069	160,506	643,541	681,718	71,118	204,604	3,724,465	41,073	85,937	236,350	221,731	**4,309,556**
1974	46	2,707,517	135,419	726,436	631,929	75,957	192,047	3,740,395	43,261	91,735	262,302	331,612	**4,469,305**
1975	47	2,633,506	236,481	726,699	843,525	82,693	216,592	3,959,435	42,334	93,414	276,954	367,359	**4,739,496**
1976	48	2,776,295	313,596	788,037	878,256	91,960	151,411	4,154,012	......	94,342	299,589	451,612	**4,999,555**
1977	50	3,751,811	293,160	1,021,384	925,213	108,468	468,294	5,776,726	......	108,834	365,576	317,194	**6,568,330**
1978	46	4,455,141	409,886	1,042,871	1,018,117	120,074	423,797	6,258,641	......	110,903	394,236	706,106	**7,469,886**
1979	46	5,019,162	429,221	1,143,286	1,190,353	139,203	416,625	6,956,224	......	114,142	433,330	834,154	**8,337,850**
1980	45	5,207,210	454,452	1,289,166	1,351,420	154,815	623,948	7,483,393	......	113,575	478,731	1,005,312	**9,081,011**
1981	40	5,741,603	434,815	1,388,884	1,402,432	160,003	519,174	7,734,342	......	123,317	512,024	1,277,228	**9,646,911**
1982	40	6,293,016	447,255	1,464,900	1,718,168	184,244	710,374	8,725,022	......	123,690	564,510	1,404,735	10,817,957
1983	37	4,974,524	511,910	1,314,729	847,743	149,172	378,111	7,039,650	......	87,587	447,090	601,862	8,176,189

NEWTOWN SAVINGS BANK
Incorporated 1855

EXECUTIVE OFFICERS–*President and Treasurer, Kenneth M. Adams;* Senior Vice President, William R. Potter; Vice President and Secretary, Joseph R. Humeston; Vice President, David H. Treadwell; Vice President, John Holian; Comptroller, Kenneth W. Evans.

TRUSTEES–Kenneth M. Adams, Nelson G. Curtis, Robert S. Grossman, John E. Holian, William A. Honan, Jr., James M. Osborne, Jr., Gene A. Rubino, Elizabeth H. Smith, Spencer M. Stout, Russell F Strasburger.

NORTHWEST BANK FOR SAVINGS (WINSTED)
Incorporated 1875

EXECUTIVE OFFICERS–*President, James E. Davis;* Vice President, William B. Weber; Vice President, Richard P. Rogers; Treasurer, James A. Frink; Secretary, Susan L. Belle-Isle.

DIRECTORS–Harry C. Cook, James E. Davis, Milton Dolinsky, Jonathan E. Ells, Charles J. Fecto, Andrew Grinvalsky, Jr., John B. Kenney, Caroline B. LaMonica, Norman F. Thompson, III.

NORWALK SAVINGS SOCIETY
Incorporated 1849

EXECUTIVE OFFICERS–*President and Treasurer, Robert T. Judson;* Vice President, Jere T. Dorney; Vice President, John W. Gular, Jr.; Vice President, Charles E. Howell; Secretary, Richard J. Stumpf.

DIRECTORS–*Francis L. Bennett,* Peter Driscoll, Kenton M. Ericson, Vincent Genuario, William M. Gilmore, Robert T. Judson, Antonios Karadimas, Nicholas J. Nardi, Donald St. John.

THE NORWICH SAVINGS SOCIETY
Incorporated 1824

EXECUTIVE OFFICERS–*President, Edgar C. Gerwig;* Senior Vice President and Secretary, Daniel R. Dennis, Jr.; Senior Vice President and Treasurer, Michael J. Hartl; Senior Vice President, J. Roger Marien; Senior Vice President, Stephen J. St. Clair; Vice President, W. Paul Kaminski, Jr.; Controller, Steven E. Ravin.

DIRECTORS–James J. Dutton, William J. Evans, Edgar C. Gerwig, William C. Harding, Walter L. McGill, Harrison C. Noyes, Jr., D. Leslie Olsen, Richard P. Reed, Lawrence V. Sarni, Martin C. Shapiro.

PEOPLE'S BANK (BRIDGEPORT)
Incorporated 1842

EXECUTIVE OFFICERS–*Chairman, Norwick R. Goodspeed;* Executive Vice President, Edward M. Freda; President and Treasurer, David E.A. Carson; Executive Vice President, Leonard N. Mainiero; Senior Executive Vice President, John L. Flannery; Secretary, Sandra J. Brown; Senior Vice President, James P. Biggs; Senior Vice President, Raymond P. Granville; First Vice President, James E. Banks; First Vice President, Robert B. Booth; First Vice President, Edward H. Buenis; First Vice President, Jeffrey L. Coulson; First Vice President, Paul H. Hughes, II; First Vice President, Michael J. Leone; First Vice President, William G. Polk; First Vice President, Stanley Spilecki, Sr.; First Vice President, Robert B. Woerheide; Vice President, Craig A. Atkinson; Vice President, Theodore M. Beebe; Vice President, Bruce W. Brett; Vice President, Francis E. Callahan; Vice President, Paul J. Delfino; Vice President, Joseph J. Drauss, Jr.; Vice President, Walter Dusza, Jr.; Vice President, Ronald W. Gibbs; Vice President, Alan Grindrod; Vice President, Francis J. Hannafey; Vice President, Carl M. Harris; Vice President, C. Chase Hewes; Vice President, Chandler J. Howard; Vice President, Bryan J. Huebner; Vice President, Paul Hunt; Vice President, Thomas E. Hylinski; Vice President, Thomas A. Jagodzinski; Vice President, Joanne B. Judd; Vice President, John A. Klein; Vice President, Anne B. McCarthy; Vice President, Joseph J. McGee; Vice President, Donna E. Milne; Vice President, George W. Morriss; Vice President, Donald A. Nelson; Vice President, Richard A. Pastor; Vice President, James D. Polito; Vice President, Nicholas V. Soares, Jr.; Vice President, Parry E. Spahr; Vice President, Thomas W. Stevenson; Vice President, L. Payton Thompson; Vice President, Thomas E. Tomlinson; Vice President, Peter P. Traussi; Vice President, David J. Walker.

DIRECTORS–Jean A. Adnopoz, Robert B. Bruner, David E.A. Carson, George P. Carter, Joseph E. Clancy, Robert E. Daniell, George R. Dunbar, William H. Farley, John L. Flannery, Joseph M. Goloff, *Norwick R. Goodspeed,* Edward F. Harrison, Samuel W. Hawley, Betty R. Hollander, Robert W. Huebner, Geraldine W. Johnson, Wesley J. Kiley, Saul Kwartin, D. Laurie MacCuaig, John F. Merchant, John G. Phelan, Lloyd F. Pierce, Charles E. Reed, Glenda Copes Reed, Robert L. Rosensweig, Frederick J. Ross, John J. Scanlon, Cecil S. Semple, Frederick B. Silliman, Aram H. Tellalian, Wilmot F. Wheeler, Jr., Charles L. Willoughby.

PEOPLE'S SAVINGS BANK OF NEW BRITAIN

Incorporated 1907

EXECUTIVE OFFICERS–*President and Treasurer, Stanley J. Labieniec;* Executive Vice President and Secretary, Richard S. Mansfield; Vice President and Controller, John G. Medvec; Vice President, Dominic Palumbo.

DIRECTORS–Walter Blogoslawski, W.J. Blogoslawski, Matthew R. Duksa, Stanley Filewicz, John J. Flis, B.A. Gryboski, Robert A. Gryboski, Henry J. Gwiazda, Edward Januszewski, Stanley J. Labieniec, Roland Leclerc, Walter J. Liss, Lucien Maciora, Henry Poplaski, A. Richard Puskarz, Jr., Eugene Rosol, Martin Rosol, Edward Seremet, Chester S. Sledzik, L.B. Slysz, Robert Story, *Joseph Welna.*

PUTNAM SAVINGS BANK

Incorporated 1862

EXECUTIVE OFFICERS–President, Raymond A. Brousseau; *Executive Vice-President, Lucius E. Arnold;* Secretary and Treasurer, Gilbert E. Morse.

TRUSTEES–Lucius E. Arnold, *Raymond A. Brousseau,* Sigmund Czarnecki, Earl Gagnon, Charlotte Greenhalgh, Russell B. King, Gilbert E. Morse, Merrill L. Seney, Raymond T. Wheaton.

RIDGEFIELD SAVINGS BANK

Incorporated 1871

EXECUTIVE OFFICERS–*Chairman, Charles Coles, Jr.;* President, Charles W. Schieding; Vice President and Treasurer, J. Kenneth Useted.

DIRECTORS–Edwin B. Allan, *Charles Coles, Jr.,* Joseph H. Donnelly, N. Donald Edwards, Walter E. Evans, Lawrence W. Hoyt, Jr., Abraham N. Morelli, Sr., Charles W. Schieding, Reed F. Shields, J. Mortimer Woodcock.

THE SAVINGS BANK OF ANSONIA

Incorporated 1862

EXECUTIVE OFFICERS–*President and Treasurer, Frederick J. Quinn;* Executive Vice President, William McDougall; Senior Vice President, Thomas A. Gabianelli; Senior Vice President, Michael V. Rosso; First Vice President, Norman L. Gould; Vice President, Clifford T. Mole; Vice President, Joseph M. Miller, Jr.; Vice President, Dale Lynch; Vice President, David Green; Vice President, Dunnith R. Heenan, Jr.; Vice President, Arthur Sarnecky; Vice President, Peter V. Galla.

DIRECTORS–William C. Bassett, Joseph B. Buckley, Terry R. Chatfield, Donald F. Clemons, David B. Cohen, Ralph R. DeFonce, Donald A. Farmer, *Edward W. Miller,* Paul Pawlak, James E. Rogers, Irene G. Smith, Henry Tolman, II, Lawson Van Riper, George R. Wilson.

SAVINGS BANK OF DANBURY

Incorporated 1849

EXECUTIVE OFFICERS–*President, Florence R. Helley;* Senior Vice President and Treasurer, William S. Morse, Jr.; Vice President and Secretary, Marita A. Ryan; Vice President, Daniel E. Gerow; Provost, Harold P. Splain.

DIRECTORS–P. Frank Canavan, James F. Edwards, Daniel E. Gerow, Florence R. Helley, John W. Hoffer, John McLean, II, William S. Morse, Jr., A. Searle Pinney, Marita A. Ryan, Mildred Wibling, Charles E. Wrinn.

THE SAVINGS BANK OF MANCHESTER

Incorporated 1905

EXECUTIVE OFFICERS–*President and Treasurer, William R. Johnson;* Executive Vice President, Richard P. Meduski; Vice President, Ermano Garaventa; Vice President, William B. Thornton; Vice President and Comptroller, K. Craig Barnes; Vice President, William F. Legault; Vice President, Thomas J. Matrick; Vice President, Charles L. Pike; Secretary, Carole L. Yungk.

DIRECTORS–Thomas A. Bailey, Walter A. Carter, Jr., Edgar H. Clarke, Aaron Cook, M. Adler Dobkin, Robert H. Franklin, Ermano Garaventa, Fred W. Geyer, Jack R. Hunter, William R. Johnson, *John D. LaBelle,* George H. Marlow, Robert B. McCann, Richard P. Meduski, Eleanor S. Rubinow, Harlan D. Taylor, William B. Thornton, Thomas E. Toomey.

THE SAVINGS BANK OF ROCKVILLE
Incorporated 1858

EXECUTIVE OFFICERS–*President, William J. McGurk;* Vice President, Michael J. Muzio; Vice President and Treasurer, Robert E. Powers; Vice President, Marilyn J. Ward; Secretary, Dorothea H. Preuss.

DIRECTORS–Charles G. Chilberg, Eugene W. Gresh, Richard S Hutton, William J. McGurk, Peter F. Olson, Robert J. Pigeon, Dorothea H. Preuss, Marjore A. Purnell, Raymond E. Ramsdell, *Francis S. Rupprecht*, Frederic E. Turkington, Herman W. Usher, Wayne O. Vincent, Edward W. Zahner.

SOCIETY FOR SAVINGS (HARTFORD)
Incorporated 1819

EXECUTIVE OFFICERS–*President, Elliott C. Miller;* Executive Vice President and Treasurer, William W. Wilcox; Executive Vice President, Todd B. Ikard; Senior Vice President and Secretary, Paul M. Aldrich; Senior Vice President, Raymond U. Rosa; Senior Vice President, Albert E. Fiacre, Jr.; Senior Vice President, William T. Kosturko; Senior Vice President and Controller, Ralph K. Packard; Senior Vice President, Edward Cohen; Senior Vice President, David M.G. Hammaker; Senior Vice President, William L. Levesque; Senior Vice President, Charles L. Hanscomb; Senior Vice President, Peter K. Mulligan; Senior Vice President, Bruce H. Perry; Senior Vice President, Richard P. Clinton; Senior Vice President, James H. Vanderhoff; Senior Vice President, Jon R. Vining; Vice President, Karen A. Antion; Vice President, Robert F. Batters; Vice President, Robert W. Beggs, Jr.; Vice President, William J. Carson; Vice President, Mary Shanley-Chase; Vice President, Dorran M. Delay; Vice President, Charles J. DeSimone; Vice President, Kenneth H. Feldtmose; Vice President, George F. Field; Vice President, Robert A. Firger; Vice President, William K. Heffner; Vice President, Peter C. Hickey; Vice President, Frank J. Litwin; Vice President, Lynne Michaels; Vice President, Matthew K. Poland; Vice President, Otto W. Rudolph; Vice President, Stephen E. Smith; Vice President, William J. Stockwell; Vice President, James J. Terzakis; Vice President, Donald P. Wilmot; Vice President, William F. Zabel.

TRUSTEES–Charles J. Cole, Sister Mary Consolata O'Connor, Bob Eddy, Arthur J. Emma, Alfred D. Ford, Robert E. Green, Burnell A. Gustafson, Reese H. Harris, Jr., Edward W. Large, Elliott C. Miller, John F. Shea, Jr., James A. Stewart, *Crampton Trainer*, Anthony E. Wallace, Robert A. Weinerman, Archibald M. Woodruff.

SOUTH NORWALK SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS–*President and Treasurer, Leland C. Gates, Jr.;* Senior Vice President, Thomas R. Lyons, Senior Vice President and Secretary, Janet S. Wolucki; Vice President, Frank T. Favano, Jr.; Vice President, J. William Hyatt; Vice President, Donald L. Wood; Vice President, Edward G. Farrell; Vice President, Michael A. Caputo.

DIRECTORS–Robert G. Bowman, C. Walter Buhler, Renwick F. Case, Edward J. Flynn, Thomas J. Gardella, Leland C. Gates, Jr., William O. Keene, John W. Kubovic, Thomas R. Lyons, Charles D. Staack, John H. Woodward.

SOUTHINGTON SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS–*President, Ralph G. Mann;* Vice President, Marshall S. Bullock; Vice President, Elizabeth F. McKeon; Vice President, Lawrence J. Mucci; Treasurer, Anthony Priore, Jr.

DIRECTORS–Milton F. Chaffee, Juanine S. DePaolo, *Albert J. Dudzik, Jr.*, Walter J. Hushak, Michael J. Karabin, David P. Kelley, Frederick F. Kuhr, Ralph G. Mann, Andrew J. Meade, Anthony S. Pizzitola, George C. Putnam, Marshall H. Toles, G. Robert Triano.

STAFFORD SAVINGS BANK
Incorporated 1872

EXECUTIVE OFFICERS–*President, John W. Zelz;* Vice President, Renato A. Pellizari; Vice President, Raymond B. Kelsey; Executive Vice President, Rodney D. Pierce; Treasurer, John B. Mitchell; Secretary, Gilbert A. Wagner, Jr.

TRUSTEES–Anna K. Bidorini, Harriet B. Cheman, Robert A. Clapprood, Aldo J. Guarco, Raymond B. Kelsey, Ronald A. Mitchell, Jerry Parizek, *John M. Patten*, Horace F. Pease, Renato A. Pellizari, Irwin S. Polens, Mario Posocco, Charles W. Schwanda, William H. Warmington, John W. Zelz.

THE STAMFORD SAVINGS BANK

Incorporated 1851

EXECUTIVE OFFICERS–*President and Treasurer, Richard E. Taber;* Executive Vice President, Robert D. Emslie; Senior Vice President, Richard G. Walker; Vice President, Lawrence P. Bailey, Sr.; Vice President, Thomas L. Bartram; Vice President and Controller, Arthur N. Gravenhorst.

DIRECTORS–Benjamin Bogin, Theophilus A. Blackshear, Sr., Marcia B. Bull, Francis M. DeLuca, Nicholas DuBiago, Robert D. Emslie, C. Louis Fincke, Griffith E. Harris, Louis J. Iacovo, George C. Kay, Richard G. Slagle, Edward M. Strayhorne, Richard E. Taber, Malcolm P. Taylor, *David L. Stewart, Jr.*

SUFFIELD SAVINGS BANK

Incorporated 1869

EXECUTIVE OFFICERS–*President, Robert C. DiGennaro;* Vice President, Gary C. Smith; Vice President, Raymond C. LaGace; Vice President, Frederick J. Wheeler; Vice President, Douglas F. Molander; Vice President, Rogers J. Rice; Treasurer, Donald W. Wood; Controller, John M. Halloran.

TRUSTEES–*Charles T. Alfano*, Sumner F. Bissell, Richard C. Blackburn, Helen K. Christian, Robert C. DiGennaro, William P. Edmonds, Sydney F. Fuller, Astrid T. Hanzalek, David H. Johnson, Charles Pennachio, Elias Shapiro, Syeeda Wilkins, Edward J. Zaczynski.

THOMASTON SAVINGS BANK

Incorporated 1874

EXECUTIVE OFFICERS–*President and Treasurer, Foster A. Snyder;* Executive Vice President and Secretary, George J. O'Rourke; Senior Vice President, George R. Cocco; Vice President, John C. Mieczkowski; Vice President, Joanne O. Ziemba; Vice President, Peter M. Dahlin.

DIRECTORS–John S. Brady, John H. Cassidy, Clifford T. Conklin, ***Phillip M. Fischer***, Bruno DePecol, George J. O'Rourke, Daniel P. Samson, Foster A. Snyder, Robert W. Tolles.

TOLLAND BANK

Incorporated 1841

EXECUTIVE OFFICERS–*President and Treasurer, Guy Cambria, Jr.;* Executive Vice President and Secretary, Leon J. Chorches; Senior Vice President, Robert S. Lazzari.

DIRECTORS–Howard G. Abbott, Bernice H. Aborn, Roland E. Antil, Lawrence J. Becker, Robert C. Boardman, Guy Cambria, Jr., Leon J. Chorches, Rodney C. Dimock, William E. Dowty, Jr., *John H. Elliott*, Thomas S. Moore, Kenneth R. Peterson.

TORRINGTON SAVINGS BANK

Incorporated 1868

EXECUTIVE OFFICERS–*Chairman, John H. Brooks;* President, Alfred W. Waterfall; Vice President and Secretary, Peter J. McLaughlin; Vice President, Joseph C. Gelormino; Treasurer and Controller, Donald C. Andrews.

DIRECTORS–G. Campbell Becket, Edwin G. Booth, *John H. Brooks*, Frank R. Buonocore, Walter G. Gisselbrecht, Hezekiah E. Goodwin, G. Charles Hepprich, Joseph C. Gelormino, Thomas A. Kelley, Jr., Peter J. McLaughlin, Raymond G. O'Connell, Charles W. Roraback, John M. Wadhams, Alfred W. Waterfall.

UNION SAVINGS BANK OF DANBURY

Incorporated 1866

EXECUTIVE OFFICERS–*President and Treasurer, Charles F. Frosch;* Senior Vice President and Secretary, Richard J. Moore; Vice President, Henry A. Bessel; Vice President, Louis S. Coury; Vice President, Gary E. Lemme; Vice President, Thomas A. Nolan.

TRUSTEES–*Julius J. Bielizna*, J. Thayer Bowman, William J. Braun, Helen D. Gallagher, W. Stanley Gardner, Ervie Hawley, Jr., William J. Murphy, George F. Nicol, Thomas A. Nolan, Sydney A. Rapp, Jr., Richard L. Sturdevant, Kenneth A. Taylor.

WILLIMANTIC SAVINGS INSTITUTE
Incorporated 1842

EXECUTIVE OFFICERS–*President and Treasurer, William R. Wilcox, Jr.*; Vice President and Comptroller, Paula L. Stahl; Vice President, Charles L. Pennewill, Jr.; Secretary, Harriet T. Gamache.

DIRECTORS–Joseph F. Dannehy, Robert G. Gillard, *Maurice M. King*, Melvin E. Lincoln, Alva P. Loiselle, Robert C. Tuttle, William R. Wilcox, Jr.

WINSTED SAVINGS BANK
Incorporated 1860

EXECUTIVE OFFICERS–*President, Robert P. O'Connor;* Administrative Vice President and Secretary, Mary Lou Tanner; Vice President, Robert E. Grazia; Vice President, Robert W. Fancher; Treasurer, Linda F. Milkowski; Comptroller, Brian J. O'Neil.

DIRECTORS–William Darcey, James B. Fortuna, *John G. Groppo*, George L. Guinan, Beatrice Isabelle, David B. Nichols, Robert P. O'Connor, Margaret C. Serafini, D. John Vaccari, Edward J. Voskowsky.

Table No. 12–COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS BANKS DECEMBER 31, 1983 AND DECEMBER 31, 1982

(Amounts in thousands of dollars)

	1983	1982	Increase (Decrease)	Percentage Change
ASSETS				
Cash and due from depository institutions	$872,632	$902,111	$(29,479)	(3.27)%
U.S. Treasury, Agency, and Corporation obligations	2,032,282	1,347,797	684,485	50.79
Corporate bonds	1,210,347	897,773	312,574	34.82
Obligation of States and political sub. in the U.S.	92,434	97,293	(4,859)	(4.99)
Other bonds, notes, and debentures	212,190	203,091	9,099	4.48
Corporate stock	641,282	529,453	111,829	21.12
Federal funds sold and sec. purchased u/a to resell	635,192	755,914	(120,722)	(15.97)
Real estate loans, Total (excluding unearned income)	[11,381,948]	[10,857,806]	[524,142]	4.83
Less: Allowance for possible loan losses	(26,571)	(21,558)	(5,013)	23.25
Real estate loans, Net	11,355,377	10,836,248	519,129	4.79
Other loans, Total (excluding unearned income)	[2,182,366]	[1,580,946]	[601,420]	38.04
Less: Allowance for possible loan losses	(9,892)	(3,581)	(6,311)	176.24
Other loans, Net	2,172,474	1,577,365	595,109	37.73
Bank premises, furniture and fixtures, capital leases, etc.	184,559	174,859	9,700	5.55
Real estate owned other than bank premises	91,240	90,197	1,043	1.16
Investments in unconsolidated sub. and associated companies	7,540	3,819	3,721	97.43
Other assets	415,560	323,071	92,489	28.63
Total Assets	**19,923,109**	**17,738,991**	**2,184,118**	**12.31**
LIABILITIES				
Savings deposits:				
Subject to transfer by order (interest bearing)	351,917	251,485	100,432	39.94
Other	7,290,174	5,579,330	1,710,844	30.66
Time deposits	9,743,827	9,728,819	15,008	.15
Total Savings and Time Deposits	**17,385,918**	**15,559,634**	**1,826,284**	**11.74**
Demand deposits:				
Subject to transfer by order (noninterest-bearing)	274,996	195,311	79,685	40.80
Other	87,495	63,766	23,729	37.21
Total Demand Deposits	**362,491**	**259,077**	**103,414**	**39.92**
Total Deposits	**17,748,409**	**15,818,711**	**1,929,698**	**12.20**
Federal funds purchased and sec. sold u/a to repurchase	226,437	207,190	19,247	9.29
Mortgage indebtedness and liability for capital leases	12,837	9,443	3,394	35.94
Other liabilities for borrowed money	504,184	439,211	64,973	14.79
Other liabilities	172,110	116,571	55,539	47.64
Total Liabilities (excluding subordinated notes and debentures)	**18,663,977**	**16,591,126**	**2,072,851**	**12.49**
Subordinated notes and debentures	26,156	29,936	(3,780)	(12.63)
SURPLUS ACCOUNTS				
Surplus	297,401	265,659	31,742	11.95
Undivided profits	811,920	716,360	95,560	13.34
Other surplus reserves	123,655	135,910	(12,255)	(9.02)
Total Surplus Accounts	**1,232,976**	**1,117,929**	**115,047**	**10.29**
Total Liabilities and Surplus Accounts	**$19,923,109**	**$17,738,991**	**$2,184,118**	**12.31%**

Table No. 13–STATEMENT OF ASSETS, DECEMBER 31, 1983
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	U.S. Treasury, Agency, and Corporation obligations	Corporate bonds	Obligations of States and political subdivisions in the U.S.	Other bonds, notes, and debentures	Corporate stock
American Savings Bank, New Britain	$94,787	$96,596	$801	....	$951	$5,922
Bank Mart, Bridgeport	4,075	33,465	22,592	....	8,861	7,817
Banking Center, Waterbury	78,332	146,762	29,477	$1,430	7,313	1,273
Berlin Savings Bank, Kensington	3,632	10,616	7,625	....	1,846	705
Branford Savings Bank	1,877	6,633	616	....	1,040	3,032
Bristol Savings Bank	7252	73,869	19,688	....	1,220	6,307
Brooklyn Savings Bank, Danielson	1,868	12,097	6,792	497	1,633	1,155
Burritt InterFinancial Bancorp, New Britain	11,581	44,488	16,341	....	300	2,837
Central Bank for Savings, Meriden	7,629	27,835	6,573	....	25	9,227
Chelsea Groton Savings Bank, Mystic	8,006	9,872	56,306	1,843	4,489	10,540
Citizens Savings Bank, Stamford	3,487	23,023	18,725	....	1,112	2,844
City Savings Bank, Meriden	4,862	4,437	1,414	148	646	4,962
Collinsville Savings Society	1,230	4,101	2,827	....	661	418
Connecticut Savings Bank, New Haven	19,930	48,416	29,045	....	1,888	8,413
Derby Savings Bank	8,352	4,078	42,547	....	5,385	4,484
Dime Savings Bank of Norwich	1,204	8,776	5,595	315	485	474
Dime Savings Bank of Wallingford	6,246	14,904	17,155	....	2,037	3,391
Essex Savings Bank	2,328	6,987	6,331	....	393	2,393
Fairfield County Savings Bank, Norwalk	3,172	9,798	7,375	....	....	2,252
Farmers & Mechanics Savings Bank, Middletown	17,057	8,912	9,515	....	165	11,740
Farmington Savings Bank	15,347	15,619	10,620	....	692	1,390
Guilford Savings Bank	1,097	11,444	6,498	....	626	1,488
Jewett City Savings Bank	6,431	4,081	10,490	....	1,435	2,593
Liberty Bank for Savings, Middletown	21,065	48,613	15,796	....	80	19,193
Litchfield Savings Bank	890	15,420	....	....	....	7,468
Mechanics and Farmers, Bridgeport	10,990	68,269	47,463	....	589	5,707
Mechanics' Savings Bank, Hartford	31,544	81,577	51,193	....	24,065	10,986
Milford Savings Bank	1,431	18,363	3,850	....	....	228
Moodus Savings Bank	300	713	932	....	157	582
Naugatuck Savings Bank	2,073	19,128	3,701	....	524	2,531

New England Savings Bank, New London	6,944	30,479	16,399	3,511	....	17,862
New Haven Savings Bank	135,693	16,200	37,989	1,390	7,574	33,624
New Milford Savings Bank	3,081	22,148	37,858	....	24,892	34,684
Newtown Savings Bank	1,136	3,790	21,458	....	1,243	5,892
Northwest Bank for Savings, Winsted	4,361	4,263	4,688	....	487	3,452
Norwalk Savings Society	8,367	20,807	39,113	....	2,779	8,966
Norwich Savings Society	16,790	26,355	17,823	4,211	2,042	9,575
People's Bank, Bridgeport	83,907	396,403	180,484	69,391	53,351	277,033
People's Savings Bank, New Britain	18,147	12,663	10,897	....	99	1,989
Putnam Savings Bank	2,240	22,833	375	....	250	833
Ridgefield Savings Bank	5,048	200	....	....	328	113
Savings Bank of Ansonia	18,937	5,348	16,438	....	....	917
Savings Bank of Danbury	399	55,120	9,117	4,500	100	1,861
Savings Bank of Manchester	7,792	61,206	25,866	....	3,190	12,098
Savings Bank of Rockville	2,721	23,618	24,780	....	1,351	5,893
Society for Savings, Hartford	113,698	265,714	238,400	4,682	33,293	39,527
Southington Savings Bank	2,307	11,692	5,584	....	196	6,256
South Norwalk Savings Bank	22,314	33,363	5,050	....	598	12,859
Stafford Savings Bank, Stafford Springs	1,283	4,734	1,830	....	4,936	4,243
Stamford Savings Bank	14,886	25,889	16,629	....	2,735	4,804
Suffield Savings Bank	5,283	15,432	1,470	....	100	4,245
Thomaston Savings Bank	4,742	12,109	6,706	....	2,579	2,149
Tolland Bank	2,891	1,722	2.020	....	418	2,694
Torrington Savings Bank	2,043	31,042	2,414	....	171	1,709
Union Savings Bank of Danbury	4,645	8,614	25,862	516	....	1,591
Willimantic Savings Institute	1,206	18,934	2,358	....	633	1,568
Winsted Savings Bank	3,696	22,712	856	....	227	2,493
Total	**$872,632**	**$2,032,282**	**$1,210,347**	**$92,434**	**$212,190**	**$641,282**
Percentage To Total	**4.38%**	**10.20%**	**6.07%**	**.46%**	**1.06%**	**3.22%**

Table No. 13–STATEMENT OF ASSETS, DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Real estate loans, Total (excluding unearned income)	Less: Allowance for possible loan losses	Real estate loans, Net	Other loans, Total (Excluding unearned income)	Less: Allowance for possible loan losses	Other loans, Net
American Savings Bank, New Britain	$327,034	....	$327,034	$37,751	....	$37,751
Bank Mart, Bridgeport	263,426	$704	262,722	40,193	$41	40,152
Banking Center, Waterbury	568,132	....	568,132	85,926	24	85,902
Berlin Savings Bank, Kensington	91,168	....	91,168	9,041	....	9,041
Branford Savings Bank	81,775	250	81,525	14,938	46	14,892
Bristol Savings Bank	165,426	146	165,280	44,288	....	44,288
Brooklyn Savings Bank, Danielson	30,141	147	29,994	1,839	....	1,839
Burritt InterFinancial Bancorp, New Britain	197,605	260	197,345	105,771	35	105,736
Central Bank for Savings, Meriden	147,554	50	147,504	17,805	5	17,800
Chelsea Groton Savings Bank, Mystic	155,724	100	155,624	11,992	59	11,933
Citizens Savings Bank, Stamford	114,201	....	114,201	7,075	62	7,013
City Savings Bank, Meriden	60,460	....	60,460	4,573	....	4,573
Collinsville Savings Society	8,217	....	8,217	1,908	....	1,908
Connecticut Savings Bank, New Haven	638,130	1,738	636,392	159,350	463	158,887
Derby Savings Bank	159,597	286	159,311	35,498	172	35,326
Dime Savings Bank of Norwich	31,148	....	31,148	3,795	2	3,793
Dime Savings Bank of Wallingford	131,571	....	131,571	22,671	....	22,671
Essex Savings Bank	62,245	6	62,239	3,795	16	3,779
Fairfield County Savings Bank, Norwalk	78,748	....	78,748	1,963	....	1,963
Farmers & Mechanics Savings Bank, Middletown	263,691	106	263,585	47,913	293	47,620
Farmington Savings Bank	75,927	....	75,927	8,566	....	8,566
Guilford Savings Bank	46,276	....	46,276	7,097	....	7,097
Jewett City Savings Bank	33,428	....	33,428	6,772	....	6,772
Liberty Bank for Savings, Middletown	272,286	....	272,286	95,897	311	95,586
Litchfield Savings Bank	62,295	....	62,295	4,303	323	3,980
Mechanics and Farmers, Bridgeport	570,317	400	569,917	48,404	429	47,975
Mechanics' Savings Bank, Hartford	252,764	857	251,907	39,131	....	39,131
Milford Savings Bank	48,399	....	48,399	7,733	....	7,733
Moodus Savings Bank	7,584	....	7,584	774	....	774
Naugatuck Savings Bank	74,746	....	74,746	10,715	97	10,618

New England Savings Bank, New London	247,814	220	247,594	99,371	222	99,149
New Haven Savings Bank	558,823	761	558,062	128,887	429	128,458
New Milford Savings Bank	101,803	....	101,803	4,617	....	4,617
Newtown Savings Bank	67,240	....	67,240	4,752	2	4,750
Northwest Bank for Savings, Winsted	54,593	35	54,558	8,058	15	8,043
Norwalk Savings Society	171,581	....	171,581	11,850	....	11,850
Norwich Savings Society	259,390	....	259,390	50,835	354	50,481
People's Bank, Bridgeport	2,062,587	2,000	2,060,587	237,655	745	236,910
People's Savings Bank, New Britain	78,607	279	78,328	10,649	....	10,649
Putnam Savings Bank	36,438	....	36,438	4,319	....	4,319
Ridgefield Savings Bank	51,685	....	51,685	2,569	....	2,569
Savings Bank of Ansonia	159,965	....	159,965	32,958	126	32,832
Savings Bank of Danbury	40,051	....	40,051	1,152	....	1,152
Savings Bank of Manchester	215,922	656	215,266	39,858	....	39,858
Savings Bank of Rockville	57,083	....	57,083	8,920	....	8.920
Society for Savings, Hartford	985,603	17,520	968,083	492,837	5,356	487,481
Southington Savings Bank	75,667	....	75,667	19,509	51	19,458
South Norwalk Savings Bank	246,787	50	246,737	41,469	98	41,371
Stafford Savings Bank, Stafford Springs	32,291	....	32,291	3,217	....	3,217
Stamford Savings Bank	241,055	....	241,055	15,089	14	15,075
Suffield Savings Bank	162,421	....	162,421	17,219	6	17,213
Thomaston Savings Bank	70,978	....	70,978	6,367	....	6,367
Tolland Bank	27,818	....	27,818	14,378	71	14,307
Torrington Savings Bank	115,614	....	115,614	4,708	....	4,708
Union Savings Bank of Danbury	139,592	....	139,592	13,320	25	13,295
Willimantic Savings Institute	52,353	....	52,353	9,904	....	9,904
Winsted Savings Bank	48,172	....	48,172	10,422	....	10,422
Total	**$11,381,948**	**$26,571**	**$11,355,377**	**$2,182,366**	**$9,892**	**$2,172,474**
Percentage To Total	**57.13%**	**.13%**	**57.0%**	**10.95%**	**.05%**	**10.90%**

Table No. 13–STATEMENT OF ASSETS, DECEMBER 31, 1983–Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Federal Funds sold and securities purchased u/a to resell	Bank premises, furniture and fixtures, capital leases, etc.	Real estate owned other than bank premises	Investments in unconsolidated subsidiaries and associated companies	Other assets	Total assets
American Savings Bank, New Britain	$74,860	$1,896	$260	....	$7,897	$648,755
Bank Mart, Bridgeport	8,980	3,560	413	....	5,398	398,035
Banking Center, Waterbury	18,700	10,159	2,016	$3,112	21,695	974,303
Berlin Savings Bank, Kensington	5,100	1,432	30	....	2,645	133,840
Branford Savings Bank	5,550	1,449	2,046	....	1,079	119,739
Bristol Savings Bank	31,200	2,899	64	....	5,056	357,123
Brooklyn Savings Bank, Danielson	1,600	354	....	....	999	58,828
Burritt InterFinancial Bancorp, New Britain	10,700	3,297	825	....	9,180	402,630
Central Bank for Savings, Meriden	9,300	2,308	1,358	....	4,982	234,541
Chelsea Groton Savings Bank, Mystic	2,200	3,966	....	....	3,862	268,641
Citizens Savings Bank, Stamford	1,500	2,505	....	....	2,430	176,840
City Savings Bank, Meriden	600	1,967	....	....	1,327	85,396
Collinsville Savings Society	1,300	67	....	....	250	20,979
Connecticut Savings Bank, New Haven	22,375	7,219	3,634	....	12,790	948,989
Derby Savings Bank	3,500	2,938	1,161	....	8,347	275,429
Dime Savings Bank of Norwich	2,700	627	....	....	631	55,748
Dime Savings Bank of Wallingford	8,894	2,104	329	50	4,023	213,375
Essex Savings Bank	4,249	684	33	....	892	90,308
Fairfield County Savings Bank, Norwalk	9,500	1,657	....	....	1,032	115,497
Farmers & Mechanics Savings Bank, Middletown	8,741	4,372	755	....	5,663	378,125
Farmington Savings Bank	11,200	1,738	211	....	2,076	143,386
Guilford Savings Bank	1,300	458	....	....	922	77,206
Jewett City Savings Bank	....	246	263	....	1,064	66,803
Liberty Bank for Savings, Middletown	8,470	5,331	54	305	9,406	496,185
Litchfield Savings Bank	4,550	540	....	....	1,481	96,624
Mechanics and Farmers, Bridgeport	8,575	8,603	1,501	1	17,585	787,175
Mechanics' Savings Bank, Hartford	1,000	2,463	....	....	12,643	506,509
Milford Savings Bank	3,203	1,007	267	....	1,607	86,088
Moodus Savings Bank	325	183	31	....	106	11,687
Naugatuck Savings Bank	9,625	908	371	....	1,502	125,727

New England Savings Bank, New London	9,930	6,100	1,366	....	10,716	450,050
New Haven Savings Bank	13,600	14,505	4,322	....	14,452	965,869
New Milford Savings Bank	....	3,310	568	....	4,602	237,563
Newtown Savings Bank	4,750	493	42	....	1,592	112,386
Northwest Bank for Savings, Winsted	1,427	1,015	149	....	1,299	83,742
Norwalk Savings Society	2,400	3,606	256	....	4,504	274,229
Norwich Savings Society	6,000	3,700	2,630	....	5,070	404,067
People's Bank, Bridgeport	178,234	25,916	29,314	791	135,829	3,728,150
People's Savings Bank, New Britain	9,079	876	3	....	2,974	145,704
Putnam Savings Bank	5,700	663	23	....	1,418	75,092
Ridgefield Savings Bank	11,900	670	....	....	730	73,243
Savings Bank of Ansonia	9,400	3,580	7	....	2,929	250,353
Savings Bank of Danbury	800	546	....	....	1,050	114,696
Savings Bank of Manchester	1,400	2,448	98	....	5,178	374,400
Savings Bank of Rockville	1,800	633	....	....	2,051	128,850
Society for Savings, Hartford	19,500	20,178	35,495	49	42,625	2,268,725
Southington Savings Bank	9,535	1,537	....	....	2,137	134,369
South Norwalk Savings Bank	32,600	5,208	....	3,232	6,268	409,600
Stafford Savings Bank, Stafford Springs	5,550	461	....	....	912	59,457
Stamford Savings Bank	4,980	2,968		....	7,783	336,804
Suffield Savings Bank	3,900	1,775	120	....	2,663	214,622
Thomaston Savings Bank	6,485	533	386	....	1,070	114,104
Tolland Bank	1,000	944	50	....	1,286	55,150
Torrington Savings Bank	5,750	224	183	....	1,762	165,620
Union Savings Bank of Danbury	3,225	1,884	242	....	3,378	202,844
Willimantic Savings Institute	3,050	2,334	81	....	818	93,239
Winsted Savings Bank	3,400	1,515	283	....	1,894	95,670
Total	**$635,192**	**$184,559**	**$91,240**	**$7,540**	**$415,560**	**$19,923,109**
Percentage To Total	**3.19%**	**.93%**	**.46%**	**.04%**	**2.09%**	**100.0%**

Table No. 14–STATEMENT OF LIABILITIES, DECEMBER 31, 1983
(Amounts in thousands of dollars)

NAME OF BANK	Savings deposits		Time deposits	Total savings and time deposits	Demand deposits		Total demand deposits	Total deposits
	Subject to transfer by order (interest bearing)	Other			Subject to transfer by order (non-interest bearing)	Other		
American Savings Bank, New Britain	$6,059	$197,949	$375,311	$579,319	$6,085	$911	$6,996	$586,315
Bank Mart, Bridgeport	5,377	153,535	204,985	363,897	6,392	251	6,643	370,540
Banking Center, Waterbury	3,316	322,301	485,022	810,639	14,486	5,203	19,689	830,328
Berlin Savings Bank, Kensington	534	55,172	65,996	121,702	2,415	291	2,706	124,408
Branford Savings Bank	3,725	47,884	59,710	111,319	1,578	7	1,585	112,904
Bristol Savings Bank	17,472	119,302	194,364	331,138	1,262	45	1,307	332,445
Brooklyn Savings Bank, Danielson	2,235	20,866	29,688	52,789	....	8	8	52,797
Burritt InterFinancial Bancorp, New Britain	45,227	147,669	161,131	354,027	2,566	2,909	5,475	359,502
Central Bank for Savings, Meriden	1,126	105,540	96,448	203,114	4,373	2,770	7,143	210,257
Chelsea Groton Savings Bank, Mystic	4,853	102,394	130,845	238,092	4,526	510	5,036	243,128
Citizens Savings Bank, Stamford	9,130	64,644	91,471	165,245	14	....	14	165,259
City Savings Bank, Meriden	1,026	30,715	44,988	76,729	218	6	224	76,953
Collinsville Savings Society	822	7,008	10,584	18,414	49	13	62	18,476
Connecticut Savings Bank, New Haven	17,556	328,220	501,995	847,771	14,824	8,890	23,714	871,485
Derby Savings Bank	1,889	103,223	139,728	244,840	4,579	237	4,816	249,656
Dime Savings Bank of Norwich	898	24,151	25,437	50,486	1,120	5	1,125	51,611
Dime Savings Bank of Wallingford	1,659	84,114	100,205	185,978	4,339	689	5,028	191,006
Essex Savings Bank	2,100	37,487	41,169	80,756	21	1,164	1,185	81,941
Fairfield County Savings Bank, Norwalk	3,181	55,609	47,194	105,984	55	595	650	106,634
Farmers & Mechanics Savings, Middletown	1,245	133,565	206,868	341,678	9,647	150	9,797	351,475
Farmington Savings Bank	2,454	51,892	71,411	125,757	3,859	20	3,879	129,636
Guilford Savings Bank	4,705	32,538	33,865	71,108	187	12	199	71,307
Jewett City Savings Bank	248	25,044	35,362	60,654	1,460	475	1,935	62,589
Liberty Bank for Savings, Middletown	12,333	170,622	269,145	452,100	1,892	1,270	3,162	455,262
Litchfield Savings Bank	2,339	50,049	36,539	88,927	109	24	133	89,060
Mechanics and Farmers, Bridgeport	15,862	317,028	338,235	671,125	6,773	1,706	8,479	679,604
Mechanics' Savings Bank, Hartford	7,279	176,713	264,179	448,171	9,335	6,096	15,431	463,602
Milford Savings Bank	13,237	21,295	44,918	79,450	439	77	516	79,966
Moodus Savings Bank	1,689	4,151	5,093	10,933	121	....	121	11,054
Naugatuck Savings Bank	2,008	50,944	57,969	110,921	1,574	16	1,590	112,511

New England Savings Bank, New London	7,616	164,682	230,657	402,955	9,549	2,043	11,592	414,547
New Haven Savings Bank	27,086	402,606	439,572	869,264	2,517	12,780	15,297	884,561
New Milford Savings Bank	3,138	127,199	80,917	211,254	2,020	222	2,242	213,496
Newtown Savings Bank	512	49,253	50,050	99,815	1,868	15	1,883	101,698
Northwest Bank for Savings, Winsted	2,617	23,866	45,819	72,302	1,153	1	1,154	73,456
Norwalk Savings Society	7,296	127,761	112,455	247,512	76	2,754	2,830	250,342
Norwich Savings Society	7,021	136,676	209,024	352,721	13,493	956	14,449	367,170
People's Bank, Bridgeport	22,064	1,387,694	1,708,015	3,117,773	87,515	19,947	107,462	3,225,235
People's Savings Bank, New Britain	2,222	52,639	79,227	134,088	123	371	494	134,582
Putnam Savings Bank	....	24,352	44,501	68,853	699	....	699	69,552
Ridgefield Savings Bank	....	37,921	29,528	67,449	45	40	85	67,534
Savings Bank of Ansonia	5,751	91,087	129,216	226,054	873	1,835	2,708	228,762
Savings Bank of Danbury	....	48,869	53,751	102,620	....	4	4	102,624
Savings Bank of Manchester	1,292	146,022	186,593	333,907	4,320	1,379	5,699	339,606
Savings Bank of Rockville	2,965	47,342	68,475	118,782	386	....	386	119,168
Society for Savings, Hartford	25,660	659,673	1,196,120	1,881,453	13,548	4,936	18,484	1,899,937
Southington Savings Bank	2,570	51,947	67,407	121,924	3,493	105	3,598	125,522
South Norwalk Savings Bank	19,947	144,329	196,654	360,930	8,275	4,884	13,159	374,089
Stafford Savings Bank, Stafford Springs	2,271	20,262	31,139	53,672	....	26	26	53,698
Stamford Savings Bank	8,056	132,600	170,409	311,065	621	13	634	311,699
Suffield Savings Bank	2,401	57,123	117,917	177,441	6,056	384	6,440	183,881
Thomaston Savings Bank	....	53,203	47,444	100,647	1,668	9	1,677	102,324
Tolland Bank	1,108	20,504	26,287	47,899	3,928	9	3,937	51,836
Torrington Savings Bank	2,224	76,476	74,672	153,372	....	59	59	153,431
Union Savings Bank of Danbury	4,666	97,083	81,653	183,402	3,452	93	3,545	186,947
Willimantic Savings Institute	1,092	35,389	44,838	81,319	1,841	2	1,843	83,162
Winsted Savings Bank	758	31,992	51,632	84,382	3,179	278	3,457	87,839
Total	**$351,917**	**$7,290,174**	**$9,743,827**	**$17,385,918**	**$274,996**	**$87,495**	**$362,491**	**$17,748,409**
Percentage To Total	**1.77%**	**36.59%**	**48.90%**	**87.26%**	**1.38%**	**.44%**	**1.82%**	**89.08%**

Table No. 14–STATEMENT OF LIABILITIES, DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Federal funds purchased and securities sold u/a to repurchase	Mortgage indebtedness and liability for capital leases	Other liabilities for borrowed money	Other liabilities	Total liabilities
American Savings Bank, New Britain	$37	....	$5,824	$6,405	$598,581
Bank Mart, Bridgeport	1	$136	....	6,112	376,789
Banking Center, Waterbury	60,418	....	3,098	12,175	906,019
Berlin Savings Bank, Kensington	....	26	1,000	716	126,150
Branford Savings Bank	....	....	20	965	113,889
Bristol Savings Bank	4,073	....	....	4,777	341,295
Brooklyn Savings Bank, Danielson	....	....	....	419	53,216
Burritt InterFinancial Bancorp, New Britain	9,285	48	3,571	3,757	376,163
Central Bank for Savings, Meriden	588	526	7,649	948	219,968
Chelsea Groton Savings Bank, Mystic	....	....	....	2,220	245,348
Citizens Savings Bank, Stamford	....	....	....	1,877	167,136
City Savings Bank, Meriden	....	....	2,000	855	79,808
Collinsville Savings Society	....	....	....	164	18,640
Connecticut Savings Bank, New Haven	9,844	279	1,478	4,850	887,936
Derby Savings Bank	196	....	3,503	2,373	255,728
Dime Savings Bank of Norwich	....	....	....	57	51,668
Dime Savings Bank of Wallingford	....	71	5,000	2,208	198,285
Essex Savings Bank	....	....	....	636	82,577
Fairfield County Savings Bank, Norwalk		....	....	513	107,147
Farmers & Mechanics Savings, Middletown	....	....	2,024	1,811	355,310
Farmington Savings Bank	....	....	....	1,701	131,337
Guilford Savings Bank	....	....	....	476	71,783
Jewett City Savings Bank	300	....	....	195	63,084
Liberty Bank for Savings, Middletown	....	....	5,000	4,032	464,294
Litchfield Savings Bank	....	....	685	877	90,622
Mechanics and Farmers, Bridgeport	....	3,974	61,717	6,126	751,421
Mechanics' Savings Bank, Hartford	....	....	11,624	3,050	478,276
Milford Savings Bank	....	....	1,000	915	81,881
Moodus Savings Bank	....	....	....	2	11,056
Naugatuck Savings Bank	....	....	....	1,424	113,935

New England Savings Bank, New London	....	....	....	2,594	417,141
New Haven Savings Bank	340	2,605	5,009	3,806	896,321
New Milford Savings Bank	....	....	67	877	214,440
Newtown Savings Bank	....	....	....	1,279	102,977
Northwest Bank for Savings, Winsted	653	....	4,000	984	79,093
Norwalk Savings Society	....	....	1,358	1,400	253,100
Norwich Savings Society	998	....	4,113	2,393	374,674
People's Bank, Bridgeport	92,946	4,742	131,607	37,142	3,491,672
People's Savings Bank, New Britain	....	....	2,500	1,289	138,371
Putnam Savings Bank	....	....	....	114	69,666
Ridgefield Savings Bank	....	95	....	378	68,007
Savings Bank of Ansonia	831	146	....	1,830	231,569
Savings Bank of Danbury	....	....	21	445	103,090
Savings Bank of Manchester	4,393	....	3,444	1,525	348,968
Savings Bank of Rockville	....	....	....	457	119,625
Society for Savings, Hartford	31,601	75	211,365	28,409	2,171,387
Southington Savings Bank	318	....	....	1,409	127,249
South Norwalk Savings Bank	3,925	114	5,468	3,169	386,765
Stafford Savings Bank, Stafford Springs	....	....	....	434	54,132
Stamford Savings Bank	....	....	3,263	3,662	318,624
Suffield Savings Bank	3,930	....	16,462	1,740	206,013
Thomaston Savings Bank	....	....	....	345	102,669
Tolland Bank	555	....	....	69	52,460
Torrington Savings Bank	....	....	....	983	154,414
Union Savings Bank of Danbury	....	....	....	1,189	188,136
Willimantic Savings Institute	....	....	....	862	84,024
Winsted Savings Bank	1,205	....	314	690	90,048
Total	**$226,437**	**$12,837**	**$504,184**	**$172,110**	**$18,663,977**
Percentage To Total	**1.14%**	**.07%**	**2.53%**	**.86%**	**93.68%**

Table No. 14–STATEMENT OF LIABILITIES, DECEMBER 31, 1983–Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Subordinated notes and debentures	Surplus accounts				Total liabilities and surplus accounts
		Surplus	Undivided profits	Other surplus reserves	Total surplus accounts	
American Savings Bank, New Britain	....	$5,350	$29,464	$15,360	$50,174	$648,755
Bank Mart, Bridgeport	....	14,437	2,143	4,666	21,246	398,035
Banking Center, Waterbury	....	6,948	52,686	8,650	68,284	974,303
Berlin Savings Bank, Kensington	....	3,877	3,338	475	7,690	133,840
Branford Savings Bank	....	900	4,070	880	5,850	119,739
Bristol Savings Bank	....	5,000	9,245	1,583	15,828	357,123
Brooklyn Savings Bank, Danielson	....	500	5,038	74	5,612	58,828
Burritt InterFinancial Bancorp, New Britain	....	5,395	21,072	....	26,467	402,630
Central Bank for Savings, Meriden	....	6,423	5,613	2,537	14,573	234,541
Chelsea Groton Savings Bank, Mystic	....	3,190	19,378	725	23,293	268,641
Citizens Savings Bank, Stamford	....	2,000	5,044	2,660	9,704	176,840
City Savings Bank, Meriden	....	1,325	4,005	258	5,588	85,396
Collinsville Savings Society	....	700	1,549	90	2,339	20,979
Connecticut Savings Bank, New Haven	$4,901	32,272	23,880	....	56,152	948,989
Derby Savings Bank	....	3,000	14,735	1,966	19,701	275,429
Dime Savings Bank of Norwich	....	500	2,988	592	4,080	55,748
Dime Savings Bank of Wallingford	....	500	8,683	5,907	15,090	213,375
Essex Savings Bank	....	800	6,821	110	7,731	90,308
Fairfield County Savings Bank, Norwalk	....	1,500	6,850	....	8,350	115,497
Farmers & Mechanics Savings Bank, Middletown	....	7,479	15,336	....	22,815	378,125
Farmington Savings Bank	....	3,500	8,549	....	12,049	143,386
Guilford Savings Bank	....	1,000	4,423	....	5,423	77,206
Jewett City Savings Bank	....	533	2,663	523	3,719	66,803
Liberty Bank for Savings, Middletown	....	6,070	25,625	196	31,891	496,185
Litchfield Savings Bank	....	3,683	2,319	....	6,002	96,624
Mechanics and Farmers, Bridgeport	....	11,526	23,203	1,025	35,754	787,175
Mechanics' Savings Bank, Hartford	....	9,500	13,681	5,052	28,233	506,509
Milford Savings Bank	....	725	647	2,835	4,207	86,088
Moodus Savings Bank	....	150	481	....	631	11,687
Naugatuck Savings Bank	....	1,825	8,454	1,513	11,792	125,727

Table No. 15–DETAILS OF SECURITIES, CONSOLIDATED FIGURES, DECEMBER 31, 1983

(Amounts in thousands of dollars)	Amount	Percent to total securities
United States Government and agency securities:		
Maturing within 1 year	$502,728	12.00%
Maturing after 1 year but within 5 years	685,149	16.36
Maturing after 5 years but within 10 years	71,661	1.71
Maturing after 10 years	772,744	18.45
Total United States Government and agency securities	**2,032,282**	**48.52**
Corporate Bonds:		
Public Utilities (electric or gas companies)	359,731	8.59
Railroads	32,539	.78
Banks and Bank Holding Companies	360,260	8.60
Connecticut Water Companies	1,120	.03
Telephone Corporations	72,850	1.74
Other Corporate Bonds	383,847	9.16
Total Corporate Bonds	**1,210,347**	**28.90**
State, County and Municipal Obligations:		
Of State of Connecticut	4,471	.11
Of other States	14,870	.36
Towns, cities, boroughs or legally established districts in Connecticut, including regional school districts	2,464	.06
Political Subdivisions of other states	26,562	.63
Housing Authorities	21,437	.51
Revenue Bonds	15,037	.36
Other State, County, and Municipal Obligations	7,593	.18
Total State, County and Municipal Obligations	**92,434**	**2.21**
Other Bonds, Notes and Debentures:		
Dominion of Canada and its Provinces	114,362	2.73
Development Banks	21,725	.52
State of Israel	2,291	.05
Other Bonds, Notes and Debentures, not elsewhere classified	73,812	1.76
Total Other Bonds, Notes and Debentures	**212,190**	**5.06**
Corporate Stock:		
Banks and Bank Holding Companies	82,403	1.97
Insurance Companies	10,476	.25
Investment Companies	51,793	1.23
Public Utilities	226,067	5.40
Other Corporate Stock	270,543	6.46
Total Corporate Stock	**641,282**	**15.31**
Total Securities	**$4,188,535**	**100.00%**

Table No. 16–DETAIL OF LOANS, CONSOLIDATED FIGURES, DECEMBER 31, 1983

(Amounts in thousands of dollars)	57 Banks	Percent to total loans
REAL ESTATE LOANS		
Real estate loans (include only loans secured primarily by real estate):		
Construction and land development	$235,940	1.74%
Secured by farmland (including farm residential and other improvements)	4,873	.04
Secured by 1-4 family residential properties:		
Insured by FHA or guaranteed by VA	477,686	3.52
Conventional	8,891,543	65.55
Secured by multi-family (5 or more) residential properties:		
Insured by FHA	17,317	.13
Conventional	550,048	4.05
Secured by nonfarm nonresidential properties	1,237,629	9.12
Real estate loans, Gross	11,415,036	84.15
Less: Unearned income on real estate loans	33,088	.24
Real estate loans, Total	**11,381,948**	**83.91**
OTHER LOANS		
Loans to financial institutions:		
To real estate investment trusts and mortgage companies	....	....
To domestic commercial and foreign banks	231,501	1.71
To other financial institutions (Savings Banks, Savings and Loan Assoc., Credit Unions)	15,525	.12
Loans for purchasing or carrying securities (secured and unsecured):		
To brokers and dealers in securities	....	....
Other loans for purchasing or carrying securities	547	....
Loans to finance agricultural production (except those secured primarily by real estate)	....	....
Commercial and industrial loans (except those secured primarily by real estate)	804,114	5.93
Loans to individuals for household, family, and other personal expenditures:		
Instalment loans to repair and modernize residential property	138,708	1.02
Other instalment loans for household, family, and other personal expenditures	711,913	5.25
Single-payment loans for household, family, and other personal expenditures	300,345	2.21
All other loans	23,116	.17
Other loans, Gross	2,225,769	16.41
Less: Unearned income on other loans	43,403	.32
Other loans, Total	**2,182,366**	**16.09**
Total loans	**$13,564,314**	**100.00%**

Table No. 17–COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR YEARS 1983, 1982, 1981

	Amounts in thousands of dollars			Amounts per $100 of average assets*		
	1983	1982	1981	1983	1982	1981
Operating Income:						
Interest and fees on loans	$1,513,406	$1,423,663	$1,331,634	$7.90	$8.29	$8.30
Interest and dividends on investments	360,958	293,087	247,026	1.89	1.71	1.54
Income from service operations	29,859	25,086	25,266	.15	.15	.16
Other operating income	82,520	81,595	65,351	.43	.47	.40
Total operating income	**1,986,743**	**1,823,431**	**1,669,277**	**10.37**	**10.62**	**10.40**
Operating expense:						
Salaries of officers and employees	166,061	142,386	128,388	.87	.83	.80
Interest on borrowed money	65,012	76,053	63,882	.34	.44	.40
Net occupancy expense of bank premises	31,008	28,113	24,866	.16	.16	.15
Furniture and equipment	23,932	20,512	17,721	.12	.12	.11
Provision for possible loan losses	5,101	2,250	2,939	.03	.01	.02
Other operating expense	113,457	95,159	81,561	.59	.56	.51
Total operating expense	**404,571**	**364,473**	**319,157**	**2.11**	**2.12**	**1.99**
Net operating income	**1,582,172**	**1,458,958**	**1,350,120**	**8.26**	**8.50**	**8.41**
Interest on deposits (paid or accrued)	1,493,912	1,533,856	1,410,634	7.80	8.93	8.78
Net realized gains (losses)	49,633	36,456	11,744	.26	.21	.07
Net income before taxes	**137,893**	**(38,442)**	**(48,770)**	**.72**	**(.22)**	**(.30)**
Franchise and income taxes (paid or accrued)	20,288	(12,585)	(31,282)	.11	(.07)	(.19)
Net Income	**117,605**	**(25,857)**	**(17,488)**	**$.61**	**$(.15)**	**$(.11)**
Total surplus accounts beginning of period	**1.078,476**	**1,131,292**	**1,156,815**			
Net income (brought forward)	117,605	(25,857)	(17,488)			
Other increases (decreases) Net	36,895	12,494	1,762			
Total surplus accounts end of period	**$1,232,976**	**$1,117,929**	**$1,141,089**			

*Average assets based on quarterly assets as reported by banks.

Table No. 18–CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1983

(Amounts in thousands of dollars)	Amount	Percent
OPERATING INCOME		
Interest on fees on:		
Real estate loans, Net	$1,183,863	59.59%
Other loans	244,297	12.30
Income on Federal funds sold and securities purchased u/a to resell	85,246	4.29
Interest on U.S. Treasury, Agency, and Corporation securities	180,947	9.11
Interest on corporate bonds	107,640	5.42
Interest on obligation of States and political subdivisions of the U.S.	6,970	.35
Interest on other bonds, notes, and debentures	20,216	1.02
Dividends on stock	45,185	2.27
Other service charges, commission, and fees	29,859	1.50
Other operating income	82,520	4.15
Total Operating Income	**1,986,743**	**100.00%**
OPERATING EXPENSES		
Interest and dividends on:		
Savings deposits (including deposits subject to transfer by order)	445,492	22.42
Time deposits	1,048,420	52.77
Expense of Federal funds purchased and securities sold u/a to repurchase	12,313	.62
Interest on other borrowed money	50,314	2.53
Interest on subordinated notes and debentures	2,385	.12
Salaries and employee benefits	166,061	8.36
Occupancy expense of bank premises, Net	31,008	1.56
Furniture and equipment expense	23,932	1.21
Provision for possible loan losses	5,101	.26
Other operating expenses	113,457	5.71
Total Operating Expenses	**1,898,483**	**95.56**
Income Before Income Taxes and Net Realized Gains or Losses	**88,260**	**4.44**
Applicable income and franchise taxes	20,288	1.02
Income Before Net Realized Gains or Losses	**67,972**	**3.42**
Net realized gains (losses) after applicable taxes	49,633	2.50
Net Income	**117,605**	**5.92%**
Changes in Surplus Accounts:		
Net income (loss)	117,605	
Other increases (decreases), Net	36,895	
Net change in surplus accounts	**154,500**	
Total Surplus Accounts December 31, 1982	**1,078,476**	
Total Surplus Accounts December 31, 1983	**$1,232,976**	

New England Savings Bank, New London	....	1,419	454	550	48,362
New Haven Savings Bank	640	3,059	1,304	11,837	96,852
New Milford Savings Bank	1,291	3,353	231	....	23,814
Newtown Savings Bank	116	490	122	63	10,790
Northwest Bank for Savings, Winsted	137	254	97	355	8,681
Norwalk Savings Society	346	679	179	718	26,875
Norwich Savings Society	180	714	397	314	41,004
People's Bank, Bridgeport	5,691	15,359	5,000	14,355	358,831
People's Savings Bank, New Britain	9	181	119	1,695	14,365
Putnam Savings Bank	208	100	70	251	7,161
Ridgefield Savings Bank	28	32	13	449	6,419
Savings Bank of Ansonia	....	23	147	2,182	25,637
Savings Bank of Danbury	5	321	30	31	10,444
Savings Bank of Manchester	414	703	491	915	37,652
Savings Bank of Rockville	111	434	148	100	12,652
Society for Savings, Hartford	2,967	3,073	6,249	14,999	232,843
Southington Savings Bank	19	376	156	150	13,395
South Norwalk Savings Bank	52	891	776	1,438	41,123
Stafford Savings Bank, Stafford Springs	523	364	63	14	5,953
Stamford Savings Bank	201	372	93	11	33,660
Suffield Savings Bank	8	317	480	278	23,068
Thomaston Savings Bank	227	228	124	434	11,194
Tolland Bank	31	177	157	24	5,757
Torrington Savings Bank	10	80	74	20	15,635
Union Savings Bank of Danbury	....	188	167	355	20,659
Willimantic Savings Institute	46	154	142	47	9,189
Winsted Savings Bank	17	109	112	133	9,797
Total	**$20,216**	**$45,185**	**$29,859**	**$82,520**	**$1,986,743**

New England Savings Bank, New London	....	6,482	24,708	1,719	32,909	450,050
New Haven Savings Bank	....	12,000	57,548	....	69,548	965,869
New Milford Savings Bank	....	10,000	13,123	....	23,123	237,563
Newtown Savings Bank	....	1,355	6,266	1,788	9,409	112,386
Northwest Bank for Savings, Winsted	....	1,684	2,409	556	4,649	83,742
Norwalk Savings Society	....	4,000	17,129	....	21,129	274,229
Norwich Savings Society	....	3,800	22,183	3,410	29,393	404,067
People's Bank, Bridgeport	....	23,520	188,741	24,217	236,478	3,728,150
People's Savings Bank, New Britain	....	200	7,133	....	7,333	145,704
Putnam Savings Bank	....	500	3,406	1,520	5,426	75,092
Ridgefield Savings Bank	....	3,010	2,193	33	5,236	73,243
Savings Bank of Ansonia	....	2,000	14,794	1,990	18,784	250,353
Savings Bank of Danbury	....	6,000	5,606	....	11,606	114,696
Savings Bank of Manchester	....	1,875	14,797	8,760	25,432	374,400
Savings Bank of Rockville	....	595	7,086	1,544	9,225	128,850
Society for Savings, Hartford	21,255	52,217	23,866	....	76,083	2,268,725
Southington Savings Bank	....	3,025	2,667	1,428	7,120	134,369
South Norwalk Savings Bank	....	3,000	19,835	....	22,835	409,600
Stafford Savings Bank, Stafford Springs	....	2,000	3,325	....	5,325	59,457
Stamford Savings Bank	....	8,230	5,785	4,165	18,180	336,804
Suffield Savings Bank	....	4,032	3,105	1,472	8,609	214,622
Thomaston Savings Bank	....	1,500	6,908	3,027	11,435	114,104
Tolland Bank	....	1,568	762	360	2,690	55,150
Torrington Savings Bank	....	1,000	5,762	4,444	11,206	165,620
Union Savings Bank of Danbury	....	1,000	11,783	1,925	14,708	202,844
Willimantic Savings Institute	....	1,000	5,121	3,094	9,215	93,239
Winsted Savings Bank	....	1,200	3,896	526	5,622	95,670
Total	**$26,156**	**$297,401**	**$811,920**	**$123,655**	**$1,232,976**	**$19,923,109**
Percentage To Total	**.13%**	**1.49%**	**4.08%**	**.62%**	**6.19%**	**100.0%**

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983
(Amounts in thousands of dollars)

NAME OF BANK	Interest and fees on:		Income on Federal funds sold and securities purchased u/a to resell	Interest on U.S. Treasury, Agency, and Corporation securities	Interest on corporate bonds	Interest on obligation of States and political subdivisions of the U.S.
	Real Estate loans, Net	Other loans				
American Savings Bank, New Britain	$32,607	$4,206	$20,248	$1,102	$59	....
Bank Mart, Bridgeport	28,593	4,727	1,150	3,395	2,089	....
Banking Center, Waterbury	50,727	11,301	3,904	15,889	1,341	$129
Berlin Savings Bank, Kensington	9,312	1,272	482	934	596	....
Branford Savings Bank	8,744	1,565	451	652	96	1
Bristol Savings Bank	17,310	4,777	2,940	6,921	1,836	....
Brooklyn Savings Bank, Danielson	2,844	247	248	1,118	300	26
Burritt InterFinancial Bancorp, New Britain	20,755	8,579	557	5,256	1,806	....
Central Bank for Savings, Meriden	15,283	2,251	1,378	2,316	647	....
Chelsea Groton Savings Bank, Mystic	15,399	1,516	623	1,180	4,644	95
Citizens Savings Bank, Stamford	11,866	786	369	2,307	2,045	....
City Savings Bank, Meriden	6,173	588	387	348	139	7
Collinsville Savings Society	790	230	96	431	234	....
Connecticut Savings Bank, New Haven	63,913	18,206	1,560	5,653	1,949	....
Derby Savings Bank	16,241	3,190	189	708	4,047	....
Dime Savings Bank of Norwich	2,976	437	250	755	596	14
Dime Savings Bank of Wallingford	13,733	2,955	396	1,382	2,249	....
Essex Savings Bank	6,592	410	534	921	482	....
Fairfield County Savings Bank, Norwalk	7,552	236	1,044	338	929	....
Farmers & Mechanics Savings Bank, Middletown	28,313	6,268	1,178	807	244	....
Farmington Savings Bank	7,397	1,274	963	1,525	1,005	....
Guilford Savings Bank	4,516	909	131	729	886	....
Jewett City Savings Bank	3,379	917	99	602	1,023	....
Liberty Bank for Savings, Middletown	26,918	12,460	1,449	4,556	1,259	11
Litchfield Savings Bank	6,564	531	487	1,440	....	....
Mechanics and Farmers, Bridgeport	59,047	8,323	1,883	6,354	1,700	....
Mechanics' Savings Bank, Hartford	25,253	3,978	2,376	6,818	4,320	....
Milford Savings Bank	5,041	954	264	1,579	408	....
Moodus Savings Bank	759	80	65	62	90	....
Naugatuck Savings Bank	7,769	1,437	795	1,758	381	....

New England Savings Bank, New London	27,199	11,971	1,196	3,550	1,727	296
New Haven Savings Bank	58,877	12,775	2,841	1,655	3,748	116
New Milford Savings Bank	11,076	508	233	1,441	5,681	....
Newtown Savings Bank	6,848	634	542	257	1,718	....
Northwest Bank for Savings, Winsted	5,346	1,132	311	558	491	....
Norwalk Savings Society	17,135	1,559	616	1,855	3,787	1
Norwich Savings Society	27,744	5,999	1,741	2,000	1,613	302
People's Bank, Bridgeport	227,606	23,992	13,191	32,750	15,342	5,545
People's Savings Bank, New Britain	8,895	1,402	772	597	695	....
Putnam Savings Bank	3,527	771	539	1,666	29	....
Ridgefield Savings Bank	4,908	286	672	18	9	4
Savings Bank of Ansonia	17,445	3,604	597	686	940	13
Savings Bank of Danbury	4,100	143	132	5,071	417	194
Savings Bank of Manchester	23,448	5,046	704	3,267	2,664	....
Savings Bank of Rockville	5,547	1,080	522	2,212	2,498	....
Society for Savings, Hartford	99,906	49,827	5,745	28,611	21,293	173
Southington Savings Bank	7,683	2,416	658	1,359	578	....
South Norwalk Savings Bank	26,605	4,584	3,209	3,123	445	....
Stafford Savings Bank, Stafford Springs	3,340	457	295	619	278	....
Stamford Savings Bank	25,576	1,777	1,038	2,167	2,425	....
Suffield Savings Bank	17,422	2,433	723	1,246	161	....
Thomaston Savings Bank	7,244	987	497	1,014	439	....
Tolland Bank	2,980	1,798	117	207	266	....
Torrington Savings Bank	11,938	565	448	2,356	144	....
Union Savings Bank of Danbury	14,238	1,367	656	1,034	2,611	43
Willimantic Savings Institute	5,492	1,297	429	1,442	140	....
Winsted Savings Bank	5,372	1,277	326	2,350	101	....
Total	**$1,183,863**	**$244,297**	**$85,246**	**$180,947**	**$107,640**	**$6,970**

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest on other bonds notes, and debentures	Dividends on stock	Other service charges, commission, and fees	Other Operating income	Total Operating income
American Savings Bank, New Britain	$59	$1,103	$674	$1,190	$61,248
Bank Mart, Bridgeport	633	163	679	1,924	43,353
Banking Center, Waterbury	776	265	512	7,340	92,184
Berlin Savings Bank, Kensington	185	84	164	575	13,604
Branford Savings Bank	267	237	198	19	12,230
Bristol Savings Bank	92	474	563	6	34,919
Brooklyn Savings Bank, Danielson	386	42	22	133	5,366
Burritt InterFinancial Bancorp, New Britain	60	203	456	1,426	39,098
Central Bank for Savings, Meriden	3	820	352	949	23,999
Chelsea Groton Savings Bank, Mystic	492	897	361	430	25,637
Citizens Savings Bank, Stamford	10	269	193	253	18,098
City Savings Bank, Meriden	31	455	27	470	8,625
Collinsville Savings Society	49	38	30	64	1,962
Connecticut Savings Bank, New Haven	137	1.300	1,114	4,860	98,692
Derby Savings Bank	370	240	1.143	1,121	27,249
Dime Savings Bank of Norwich	41	62	135	29	5,295
Dime Savings Bank of Wallingford	200	44	330	1,095	22,384
Essex Savings Bank	45	137	108	88	9,317
Fairfield County Savings Bank, Norwalk	111	287	46	93	10,636
Farmers & Mechanics Savings Bank, Middletown	401	617	621	1,184	39,633
Farmington Savings Bank	58	41	230	1,330	13,823
Guilford Savings Bank	65	186	85	29	7,536
Jewett City Savings Bank	114	192	38	675	7,039
Liberty Bank for Savings, Middletown	4	1,620	682	2,485	51,444
Litchfield Savings Bank	....	218	108	21	9,369
Mechanics and Farmers, Bridgeport	39	357	1,358	1,241	80,302
Mechanics' Savings Bank, Hartford	2,213	972	1,961	1,410	49,301
Milford Savings Bank	....	56	91	266	8,659
Moodus Savings Bank	43	53	13	13	1,178
Naugatuck Savings Bank	55	303	170	83	12,751

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Interest and dividends on:		Expense of Federal funds purchased and securities sold u/a to repurchase	Interest on other borrowed money	Interest on subordinated notes and debentures	Salaries and employee benefits
	Savings deposits	Time deposits				
American Savings Bank, New Britain	$14,906	$37,293	$66	....	....	$3,376
Bank Mart, Bridgeport	11,738	20,710	12	$7	....	3,239
Banking Center, Waterbury	20,844	46,961	4,169	276	....	7,252
Berlin Savings Bank, Kensington	3,594	6,920	....	130	....	1,253
Branford Savings Bank	1,386	8,116	....	....	$3	1,099
Bristol Savings Bank	5,089	24,231	469	....	....	3,221
Brooklyn Savings Bank, Danielson	1,519	3,002	....	....	....	478
Burritt InterFinancial Bancorp, New Britain	14,333	16,375	261	484	....	2,625
Central Bank for Savings, Meriden	7,307	10,181	72	522	....	1,877
Chelsea Groton Savings Bank, Mystic	6,986	13,192	....	....	....	1,958
Citizens Savings Bank, Stamford	4,846	9,343	....	....	....	1,748
City Savings Bank, Meriden	2,172	4,481	....	253	....	751
Collinsville Savings Society	493	1,069	....	....	....	193
Connecticut Savings Bank, New Haven	23,385	51,851	1,204	194	461	7,199
Derby Savings Bank	6,631	14,238	199	36	....	2,446
Dime Savings Bank of Norwich	1,504	2,724	....	....	....	661
Dime Savings Bank of Wallingford	5,123	10,772	1	402	....	1,715
Essex Savings Bank	2,617	4,521	....	....	....	625
Fairfield County Savings Bank, Norwalk	3,415	5,168	....	....	....	951
Farmers & Mechanics Savings Bank, Middletown	8,808	21,151	5	132	....	3,861
Farmington Savings Bank	3,517	7,203	....	....	....	1,259
Guilford Savings Bank	2,286	3,290	....	....	....	651
Jewett City Savings Bank	1,675	3,772	70	....	....	629
Liberty Bank for Savings, Middletown	12,705	27,140	21	707	....	4,568
Litchfield Savings Bank	3,497	4,128	....	....	....	820
Mechanics and Farmers, Bridgeport	18,263	34,312	....	6,464	....	6,937
Mechanics' Savings Bank, Hartford	11,277	27,604	272	1,461	....	3,559
Milford Savings Bank	2,161	4,654	....	160	....	778
Moodus Savings Bank	350	558	....	....	....	175
Naugatuck Savings Bank	3,274	5,974	....	....	....	1,174

New England Savings Bank, New London	5,455	30,853	....	....	....	4,867
New Haven Savings Bank	27,493	47,143	69	976	134	5,671
New Milford Savings Bank	9,377	8,568	....	....	....	1,436
Newtown Savings Bank	3,199	5,202	....	....	....	997
Northwest Bank for Savings, Winsted	1,814	4,968	32	455	....	741
Norwalk Savings Society	8,979	12,037	....	170	....	2,087
Norwich Savings Society	10,830	21,262	5	1	....	2,968
People's Bank, Bridgeport	34,156	232,323	1,268	10,454	....	35,686
People's Savings Bank, New Britain	3,476	6,797	....	282	....	911
Putnam Savings Bank	942	5,369	....	....	....	499
Ridgefield Savings Bank	2,179	3,005	....	....	....	839
Savings Bank of Ansonia	5,911	13,700	32	....	....	2,596
Savings Bank of Danbury	2,984	6,002	....	....	....	521
Savings Bank of Manchester	10,282	19,258	209	362	....	2,310
Savings Bank of Rockville	3,537	6,922	....	1	....	798
Society for Savings, Hartford	58,879	101,706	2,740	23,828	1,787	20,185
Southington Savings Bank	3,633	6,825	48	....	....	1,115
South Norwalk Savings Bank	10,799	19,289	383	765	....	4,047
Stafford Savings Bank, Stafford Springs	1,360	3,303	....	....	....	578
Stamford Savings Bank	9,531	17,772	....	1	....	2,328
Suffield Savings Bank	3,906	10,393	516	1,754	....	2,376
Thomaston Savings Bank	3,393	5,152	....	....	....	981
Tolland Bank	1,392	2,727	58	....	....	747
Torrington Savings Bank	5,323	7,628	....	....	....	748
Union Savings Bank of Danbury	6,157	8,926	....	....	....	1,149
Willimantic Savings Institute	2,476	4,831	1	....	....	936
Winsted Savings Bank	2,328	5,525	131	37	....	866
Total	**$445,492**	**$1,048,420**	**$12,313**	**$50,314**	**$2,385**	**$166,061**

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Occupancy expense of bank premises, Net	Furniture and equipment expense	Provision for possible loan losses	Other operating expenses	Total operating expenses
American Savings Bank, New Britain	$600	$228	....	$1,828	$58,297
Bank Mart, Bridgeport	807	445	$378	3,896	41,232
Banking Center, Waterbury	1,295	889	262	5,578	87,526
Berlin Savings Bank, Kensington	209	107	34	698	12,945
Branford Savings Bank	(3)	42	100	1,045	11,788
Bristol Savings Bank	431	403	253	1,767	35,864
Brooklyn Savings Bank, Danielson	70	62	....	301	5,432
Burritt InterFinancial Bancorp, New Britain	587	591	257	1,414	36,927
Central Bank for Savings, Meriden	419	323	27	1,359	22,087
Chelsea Groton Savings Bank, Mystic	493	262	65	1,474	24,430
Citizens Savings Bank, Stamford	398	309	77	1,101	17,822
City Savings Bank, Meriden	114	86	....	536	8,393
Collinsville Savings Society	14	17	....	102	1,888
Connecticut Savings Bank, New Haven	1,471	1,001	200	4,687	91,653
Derby Savings Bank	348	370	78	1,868	26,214
Dime Savings Bank of Norwich	104	66	4	306	5,369
Dime Savings Bank of Wallingford	253	305	44	1,056	19,671
Essex Savings Bank	57	92	6	444	8,362
Fairfield County Savings Bank, Norwalk	213	186	1	476	10,410
Farmers & Mechanics Savings Bank, Middletown	578	426	175	2,865	38,001
Farmington Savings Bank	227	180	13	884	13,283
Guilford Savings Bank	80	67	5	375	6,754
Jewett City Savings Bank	92	62	12	428	6,740
Liberty Bank for Savings, Middletown	1,051	680	600	3,441	50,913
Litchfield Savings Bank	111	81	....	494	9,131
Mechanics and Farmers, Bridgeport	1,868	831	577	4,986	74,238
Mechanics' Savings Bank, Hartford	808	328	81	2,767	48,157
Milford Savings Bank	130	106	(1)	531	8,519
Moodus Savings Bank	20	12	(2)	82	1,195
Naugatuck Savings Bank	228	179	216	680	11,725

New England Savings Bank, New London	733	746	1,318	2,721	46,693
New Haven Savings Bank	1,780	842	497	3,899	88,504
New Milford Savings Bank	348	236	(75)	740	20,630
Newtown Savings Bank	103	164	2	375	10,042
Northwest Bank for Savings, Winsted	147	131	26	458	8,772
Norwalk Savings Society	484	403	3	1,377	25,540
Norwich Savings Society	476	395	700	1,938	38,575
People's Bank, Bridgeport	5,792	5,644	664	21,520	347,507
People's Savings Bank, New Britain	197	152	196	640	12,651
Putnam Savings Bank	66	104	....	248	7,228
Ridgefield Savings Bank	166	69	....	437	6,695
Savings Bank of Ansonia	408	301	159	1,614	24,721
Savings Bank of Danbury	98	48	8	272	9,933
Savings Bank of Manchester	402	472	78	1,788	35,161
Savings Bank of Rockville	134	74	....	645	12,111
Society for Savings, Hartford	3,754	3,704	(2,341)	17,155	231,397
Southington Savings Bank	155	99	36	796	12,707
South Norwalk Savings Bank	812	449	133	2,247	38,924
Stafford Savings Bank, Stafford Springs	138	54	....	211	5,644
Stamford Savings Bank	333	181	14	1,560	31,720
Suffield Savings Bank	487	290	32	2,058	21,812
Thomaston Savings Bank	159	94	37	529	10,345
Tolland Bank	124	71	69	459	5,647
Torrington Savings Bank	96	82	....	432	14,309
Union Savings Bank of Danbury	200	138	42	957	17,569
Willimantic Savings Institute	223	157	34	378	9,036
Winsted Savings Bank	120	96	7	534	9,644
Total	**$31,008**	**$23,932**	**$5,101**	**$113,457**	**$1,898,483**

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Continued
(Amounts in thousands of dollars)

NAME OF BANK	Income before income taxes and net realized gains or (losses)	Applicable income and franchise taxes	Income before net realized gains or (losses)	Net realized gain (losses) after applicable taxes	Net income
American Savings Bank, New Britain	$2,951	$760	$2,191	$239	$2,430
Bank Mart, Bridgeport	2,121	569	1,552	703	2,255
Banking Center, Waterbury	4,658	1,394	3,264	(74)	3,190
Berlin Savings Bank, Kensington	659	147	512	41	553
Branford Savings Bank	442	10	432	119	551
Bristol Savings Bank	(945)	5	(950)	1,061	111
Brooklyn Savings Bank, Danielson	(66)	1	(67)	207	140
Burritt InterFinancial Bancorp, New Britain	2,171	643	1,528	331	1,859
Central Bank for Savings, Meriden	1,912	432	1,480	26	1,506
Chelsea Groton Savings Bank, Mystic	1,207	300	907	819	1,726
Citizens Savings Bank, Stamford	276	7	269	287	556
City Savings Bank, Meriden	232	77	155	329	484
Collinsville Savings Society	74	8	66	8	74
Connecticut Savings Bank, New Haven	7,039	2,135	4,904	(639)	4,265
Derby Savings Bank	1,035	578	457	687	1,144
Dime Savings Bank of Norwich	(74)	(5)	(69)	120	51
Dime Savings Bank of Wallingford	2,713	891	1,822	177	1,999
Essex Savings Bank	955	309	646	38	684
Fairfield County Savings Bank, Norwalk	226	(119)	345	32	377
Farmers & Mechanics Savings Bank, Middletown	1,632	513	1,119	311	1,430
Farmington Savings Bank	540	177	363	105	468
Guilford Savings Bank	782	240	542	....	542
Jewett City Savings Bank	299	61	238	17	255
Liberty Bank for Savings, Middletown	531	35	496	3,101	3,597
Litchfield Savings Bank	238	5	233	30	263
Mechanics and Farmers, Bridgeport	6,064	2,128	3,936	1,408	5,344
Mechanics' Savings Bank, Hartford	1,144	284	860	661	1,521
Milford Savings Bank	140	4	136	(61)	75
Moodus Savings Bank	(17)	....	(17)	37	20
Naugatuck Savings Bank	1,026	295	731	(100)	631

New England Savings Bank, New London	1,669	(109)	1,778	551	2,329
New Haven Savings Bank	8,348	2,178	6,170	2,155	8,325
New Milford Savings Bank	3,184	7	3,177	2,235	5,412
Newtown Savings Bank	748	305	443	422	865
Northwest Bank for Savings, Winsted	(91)	....	(91)	267	176
Norwalk Savings Society	1,335	35	1,300	1,115	2,415
Norwich Savings Society	2,429	858	1,571	530	2,101
People's Bank, Bridgeport	11,324	758	10,566	21,937	32,503
People's Savings Bank, New Britain	1,714	617	1,097	50	1,147
Putnam Savings Bank	(67)	(222)	155	131	286
Ridgefield Savings Bank	(276)	(79)	(197)	10	(187)
Savings Bank of Ansonia	916	210	706	....	706
Savings Bank of Danbury	511	4	507	....	507
Savings Bank of Manchester	2,491	522	1,969	(501)	1,468
Savings Bank of Rockville	541	63	478	324	802
Society for Savings, Hartford	1,446	(580)	2,026	7,832	9,858
Southington Savings Bank	688	148	540	193	733
South Norwalk Savings Bank	2,199	705	1,494	1,239	2,733
Stafford Savings Bank, Stafford Springs	309	1	308	360	668
Stamford Savings Bank	1,940	554	1,386	326	1,712
Suffield Savings Bank	1,256	473	783	208	991
Thomaston Savings Bank	849	321	528	(443)	85
Tolland Bank	110	4	106	139	245
Torrington Savings Bank	1,326	645	681	226	907
Union Savings Bank of Danbury	3,090	1,027	2,063	130	2,193
Willimantic Savings Institute	153	(13)	166	103	269
Winsted Savings Bank	153	(28)	181	74	255
Total	$88,260	$20,288	$67,972	$49,633	$117,605

Table No. 19–INCOME AND DIVIDENDS FOR CALENDAR YEAR ENDED DECEMBER 31, 1983–Concluded
(Amounts in thousands of dollars)

NAME OF BANK	Total surplus accounts Dec. 31, 1982	Net income	Other increases (decreases), Net	Change in surplus account	Total surplus Dec. 31, 1983
American Savings Bank, New Britain	$47,744	$2,430	....	$2,430	$50,174
Bank Mart, Bridgeport	18,842	2,255	$149	2,404	21,246
Banking Center, Waterbury	60,477	3,190	4,617	7,807	68,284
Berlin Savings Bank, Kensington	7,138	553	(1)	552	7,690
Branford Savings Bank	5,378	551	(79)	472	5,850
Bristol Savings Bank	17,797	111	(2,080)	(1,969)	15,828
Brooklyn Savings Bank, Danielson	5,597	140	(125)	15	5,612
Burritt InterFinancial Bancorp, New Britain	13,479	1,859	11,129	12,988	26,467
Central Bank for Savings, Meriden	13,067	1,506	....	1,506	14,573
Chelsea Groton Savings Bank, Mystic	21,548	1,726	19	1,745	23,293
Citizens Savings Bank, Stamford	9,008	556	140	696	9,704
City Savings Bank, Meriden	5,237	484	(133)	351	5,588
Collinsville Savings Society	2,212	74	53	127	2,339
Connecticut Savings Bank, New Haven	51,887	4,265	....	4,265	56,152
Derby Savings Bank	18,593	1,144	(36)	1,108	19,701
Dime Savings Bank of Norwich	4,044	51	(15)	36	4,080
Dime Savings Bank of Wallingford	13,091	1,999	....	1,999	15,090
Essex Savings Bank	7,047	684	....	684	7,731
Fairfield County Savings Bank, Norwalk	7,973	377	....	377	8,350
Farmers & Mechanics Savings Bank, Middletown	16,765	1,430	4,620	6,050	22,815
Farmington Savings Bank	11,881	468	(300)	168	12,049
Guilford Savings Bank	4,871	542	10	552	5,423
Jewett City Savings Bank	3,476	255	(12)	243	3,719
Liberty Bank for Savings, Middletown	28,133	3,597	161	3,758	31,891
Litchfield Savings Bank	5,659	263	80	343	6,002
Mechanics and Farmers, Bridgeport	30,109	5,344	301	5,645	35,754
Mechanics' Savings Bank, Hartford	26,712	1,521	....	1,521	28,233
Milford Savings Bank	4,119	75	13	88	4,207
Moodus Savings Bank	637	20	(26)	(6)	631
Naugatuck Savings Bank	11,161	631	....	631	11,792

Table No. 20–ABSTRACT OF REPORTS FROM 1944-1983 (Amounts in thousands of dollars)

			Assets						Liabilities				
Year	Number of banks	Number of regular savings accounts	Loans on real estate	Other loans	U.S. Government securities	Other bonds and stocks	Real estate bank premises and furniture and fixtures	Other assets, including cash on hand	Total deposits	Reserves on loans and securities	Other liabilities	Surplus accounts	**Total assets or liabilities**
1944	72	1,073,126	272,912	2,549	592,521	124,681	10,892	67,164	957,816	......	1,395	111,509	**1,070,721**
1945	72	1,108,563	250,045	2,436	761,131	127,891	7,610	71,570	1,094,740	......	1,988	123,956	**1,220,685**
1946	72	1,140,067	254,270	2,676	878,623	137,212	5,094	66,108	1,201,569	......	3,320	139,096	**1,343,986**
1947	72	1,157,021	276,547	3,212	902,896	161,100	4,949	69,494	1,269,127	......	4,720	144,354	**1,418,201**
1948	72	1,163,301	322,644	3.864	876,410	190,924	4,746	62,785	1,302,842	......	8,016	150,516	**1,461,376**
1949	72	1,162,372	366,028	4,364	854,213	201,978	5,427	58,305	1,326,109	......	6,737	157,471	**1,490,317**
1950	72	1,163,764	418,123	5,471	821,971	201,352	6,354	61,789	1,338,087	......	11,653	165,323	**1,515,063**
1951	72	1,199,423	482,954	6,171	784,252	219,478	7,681	75,054	1,391,420	......	7,152	177,018	**1,575,590**
1952	72	1,196,087	560,910	7,584	777,321	250,577	8,504	73,501	1,489,012	......	7,619	181,766	**1,678,397**
1953	72	1,175,054	657,847	9,102	772,386	279,245	9,074	71,663	1,602,829	......	9,182	187,306	**1,799,317**
1954	72	1,185,396	774,799	11,180	725,187	332,650	10,501	75,749	1,721,018	......	11,012	198,036	**1,930,066**
1955	71	1,209,296	944,305	14,302	692,822	329,934	11,711	71,599	1,842,840	......	14,975	206,858	**2,064,673**
1956	71	1,243,525	1,131,697	18,245	637,597	345,959	12,662	73,855	1,986,025	......	18,212	215,778	**2,220,015**
1957	71	1,275,004	1,261,228	21,879	600,924	373,552	13,864	74,134	2,102,665	......	19,263	223,653	**2,345,581**
1958	71	1,310,433	1,387,318	24,956	579,862	433,181	15,961	74,476	2,256,760	......	22,357	236,637	**2,515,754**
1959	71	1,356,117	1,568,476	31,216	521,486	447,728	18,810	69,876	2,386,564	......	26,066	244,962	**2,657,592**
1960	71	1,400,831	1,776,644	35,305	435,517	477,925	20,056	63,740	2,516,201	......	30,396	262,590	**2,809,187**
1961	71	1,453,696	1,994,390	43,014	409,815	485,561	21,763	75,212	2,733,298	......	17,672	278,785	**3,029,755**
1962	71	1,486,279	2,226,916	50,899	401,376	508,175	23,843	77,864	2,973,862	......	22,820	292,391	**3,289,073**
1963	71	1,494,285	2,508,295	62,331	361,024	534,246	24,935	73,285	3,221,738	......	32,516	309,862	**3,564,116**
1964	71	1,535,118	2,790,094	71,236	343,016	524,750	28,823	76,731	3,476,913	......	27,787	329,950	**3,834,650**
1965	71	1,573,196	3,034,782	87,647	313,165	540,004	32,895	83,206	3,707,251	......	28,501	355,947	**4,091,699**
1966	70	1,616,272	3,263,964	104,877	259,858	530,196	35,536	77,699	3,859,445	......	40,050	372,635	**4,272,130**
1967	70	1,658,865	3,465,493	127,607	257,099	645,976	39,443	76,682	4,193,740	......	27,278	391,282	**4,612,300**
1968	69	1,706,761	3,717,943	156,441	240,631	735,030	44,556	84,148	4,521,099	......	34,679	422,966	**4,978,744**
1969	69	1,764,707	4,023,990	197,597	194,493	829,066	39,406	99,722	4,882,243	......	47,671	454,360	**5,384,274**
1970	69	1,813,967	4,292,695	198,113	187,345	1,008,135	57,369	135,628	5,357,450	......	39,476	482,359	**5,879,285**
1971	68	1,776,229	4,760,045	221,588	331,048	1,148,868	82,734	180,376	6,139,881	$10,093	53,793	520,892	**6,724,659**
1972	68	1,820,302	5,334,525	255,682	373,208	1,282,639	105,200	229,201	6,930,001	9,426	66,870	574,158	**7,580,455**
1973	68	1,858,219	6,020,296	326,935	269,679	1,220,449	125,151	304,733	7,479,842	11,641	113,973	661,787	**8,267,243**
1974	68	1,874,616	6,370,239	369,857	276,695	1,249,885	152,188	368,024	7,859,583	14,039	201,947	711,319	**8,786,888**
1975	67	1,934,859	6,717,857	445,674	557,392	1,455,538	187,055	460,754	8,873,703	......	169,595	780,972	**9,824,270**
1976	66	2,027,606	7,462,204	542,769	743,699	1,651,171	199,203	481,445	10,109,111	......	139,655	831,726	**11,080,492**
1977	65	N/A	8,506,957	659,906	778,358	1,694,136	203,762	564,950	11,279,338	......	206,400	922,331	**12,408,069**
1978	65	N/A	9,476,492	754,300	705,064	1,761,368	202,410	784,712	12,335,755	......	344,210	1,004,381	**13,684,346**
1979	65	N/A	10,183,475	899,934	744,913	1,648,473	212,769	767,524	12,936,554	......	435,990	1,084,544	**14,457,088**
1980	65	N/A	10,499,506	1,034,050	1,000,014	1,683,302	215,503	1,081,197	13,859,846	......	496,911	1,156,815	**15,513,572**
1981	65	N/A	10,858,783	1,280,700	1,044,677	1,551,268	222,692	1,412,246	14,495,946	......	733,795	1,140,625	**16,370,366**
1982	62	N/A	10,836,248	2,333,279	1,347,797	1,727,610	265,056	1,228,808	15,818,711	.....	802,410	1,117,677	**17,738,798**
1983	57	N/A	11,990,569	2,172,474	2,032,282	2,156,253	275,799	1,295,732	17,748,409	......	915,568	1,259,132	19,923,109

SAVINGS AND LOAN ASSOCIATIONS

Directory and Statistics

Executive Officer: Italicized type indicates Chief Executive Officer
Directors/Trustees: Italicized type indicates Chairman

AMERICAN BANK OF CONNECTICUT (WATERBURY)

Incorporated 1920

EXECUTIVE OFFICERS–*President, Gene C. Guilbert;* Senior Vice President and Treasurer, Raymond M. Donohoe; Vice President, George W. O'Connor; Vice President and Secretary, Betty S. Couch; Vice President, Dunham H. Smith.

DIRECTORS–Charles G. Arnold, John A. Errichetti, Gene C. Guilbert, Charles T. Kellogg, Roy I. Mattson, William J. Secor, Jr., Paul A. Sirop.

THE BANK OF HARTFORD, INC., SA

Incorporated 1917

EXECUTIVE OFFICERS–*President, H. Langedon Bell, Jr.;* Executive Vice President and Treasurer, Stanley J. Kukla; Executive Vice President, George A. Jensen; Vice President and Secretary, Mary S. Varca; Vice President, William V. Anderson; Vice President, John W. White, Jr.

DIRECTORS–*H. Langedon Bell, Jr.*, Charles F. Caley, Stanley J. Kukla, Arthur M. Lewis, Dean Patenaude, James Richmond, Ronald Streeter, Ronald E. Young.

CARGILL BANK OF CONNECTICUT (PUTNAM)

Incorporated 1916

EXECUTIVE OFFICERS–*President, Paul G. Zaehringer;* Executive Vice President, Ellis K. Haines; Vice President and Secretary, Claire I. Quintal; Vice President, John W. Nutter; Treasurer, Jo-Ann M. Chenail.

DIRECTORS–Lawrence J. Bellerose, *Raymond P. Faucher*, Ellis K. Haines, John J. Maher, Claire I. Quintal, Everett G. Shepard, Frederick J. Witkowski, H. Dexter Young, Paul G. Zaehringer.

CONNECTICUT SAVINGS AND LOAN ASSOCIATION (HARTFORD)

Incorporated 1968

EXECUTIVE OFFICERS–*President, John A. Hogan;* Vice President, David S. Kirk.

DIRECTORS–Eileen Baccus, Edward J. Barlow, Fay Boyden, Sanford Cloud, *Norman D. Edmonds*, John A. Hogan, Robert Sussler, Mark Swerdloff.

DANBURY SAVINGS AND LOAN ASSOCIATION, INC.

Incorporated 1920

EXECUTIVE OFFICERS–*President, Charles E. Bruno;* Executive Vice President and Secretary, Peter Filous; Senior Vice President, Louis F. Calabrese, Jr.; Controller, Joseph F. Sullivan, Jr.

DIRECTORS–*L. Legrand Hopkins*, Charles E. Bruno, Bernard J. Dolan, Jr., Abraham I. Feinson, Robert J. Morganti, Robert N. Noce.

EASTERN SAVINGS & LOAN ASSOCIATION (NORWICH)
Incorporated 1915

EXECUTIVE OFFICERS–*President, D. William Kelleher;* Senior Vice President and Treasurer, Donald A. Cipriani; Vice President, Richard A. Friedrich, Sr.; Controller, Richard E. Olson; Secretary, Linnea R. Olsen.

DIRECTORS–Charles A. Adams, F. William Brown, John R. Fitzgerald, D. William Kelleher, Michael T. Phillips, Angelo J. Sanquedolce, Alfred P. Savage, *George E. Silverman.*

FARMINGTON VALLEY SAVINGS AND LOAN ASSOCIATION
Incorporated 1977

EXECUTIVE OFFICERS–*President, John S. Manning;* Executive Vice President, Otto P. Strobino; Vice President, Richard P. Boyle; Treasurer, Frank Gencarelli; Secretary, Paul Menzel.

DIRECTORS–Frank Gencarelli, *Raymond Hill,* John S. Manning, Paul Menzel, Nunzio Rosso, Otto P. Strobino, Michael Timura, Donald Tinty, Matthew S. Wendell.

FIRST NEW LONDON SAVINGS AND LOAN ASSOCIATION, INC.
Incorporated 1914

EXECUTIVE OFFICERS–President, Thomas P. Condon; *Executive Vice President, Richard J. Days, Jr.;* Vice President, Thomas J. Keogh; Vice President, Nathan Belcher; Treasurer, Lewis P. Bailey; Secretary, Richard J. Days, Jr.

DIRECTORS–Lewis P. Bailey, Nathan Belcher, *Thomas P. Condon,* Arthur F. Harris, Edwin C. Higgins, Jr., Donolson E. Horne, Thomas J. Keogh, Charles Persi, Francis Pugliese, Robert N. Shea, Joel Suisman.

HERITAGE SAVINGS AND LOAN ASSOCIATION, INC. (MANCHESTER)
Incorporated 1891

EXECUTIVE OFFICERS–*President, William H. Hale;* Vice President, Warren K. Novick; Vice President and Secretary, Raymond E. Juleson; Vice President, Betty R. Sullivan; Vice President, Joseph S. Hachey; Treasurer, J. Raymond Fournier.

DIRECTORS–Byrl N. Boyce, Bernard Dulberg, Donald S. Genovesi, William H. Hale, Thomas M. Healy, *Charles S. House,* Warren K. Novick, Gerard B. Selzer, John W. Thompson, R. Bruce Watkins, Theodore C. Wright.

NAUGATUCK VALLEY SAVINGS AND LOAN (NAUGATUCK)
Incorporated 1922

EXECUTIVE OFFICERS–*President and Treasurer, Ronald D. Lengyel;* Vice President and Secretary, Dominic J. Alegi, Jr.

DIRECTORS–*Donald G. Brubaker,* Elizabeth B. Eckert, Frederick E. Hennick, Gerald Labriola, Ronald D. Lengyel, Michael J. Magas, Lawrence J. Mambrino, Robert E. Ruccio, Stephen A. Sturdevant.

PERMANENT SAVINGS (MERIDEN)

Incorporated 1888

EXECUTIVE OFFICERS–*President and Treasurer, Stephen S. Stack;* Executive Vice President, John T. Lounsbury, Jr.; Senior Vice President, Frank A. Noto, Jr.; Senior Vice President, Paul V. Orcutt; Senior Vice President, Alfred T. Santoro; Senior Vice President, John Kosicki; Vice President, Rae M. Benigni; Vice President, Charlotte M. Dirgins; Vice President, Arthur C. Berkley; Vice President, Josephine B. Young; Vice President, Joseph A. Coakley.

DIRECTORS–Charles R. Allen, Mark B. Bollman, Edward T. Cox, *Charles E. Lirot,* John T. Lounsbury, Jr., Edwin L. Naamon, Frank A. Noto, Jr., Leonard A. Petrucelli, Richard L. Revenaugh, Mildred L. Rossi, Wayne W. Sargent, Philip D. Spalla, Stephen S. Stack, Wilson F. Sweeney, Raymond B. Thompson, Andrew M. Ullman, Pasquale Young.

SAVINGS AND LOAN ASSOCIATION OF SOUTHINGTON, INC.

Incorporated 1912

EXECUTIVE OFFICERS–President, Albert C. Bassett; *Vice President and Secretary, Carmen F. Casale;* Vice President, Michael J. Simone; Vice President, Patrick J. Delahunty; Treasurer, Richard J. D'Amato.

DIRECTORS–*Albert C. Bassett,* Carmen F. Casale, Patrick J. Delahunty, Joseph J. DePaolo, David W. Florian, John T. Foley, Chester A. Potrepka, Michael J. Simone, Richard W. Smith, Carl J. Sokolowski, Martin F. Talley, Elizabeth K. Zdunczyk.

SECURITY SAVINGS AND LOAN ASSOCIATION (WATERBURY)

Incorporated 1980

EXECUTIVE OFFICERS–*President, Richard Barbieri;* Vice President, Matthew A. Sivilla.

DIRECTORS–*Mario Albini,* Richard Barbieri, Francis Campion, Lincoln Carson, Domenic Daddona, Vinal Duncan, Carey Geghan, Harold Kay, Charles Peach, Robert Piscatelli, Salvatore Porzio, Mary Tynan, Joseph Vincitorio, Arnold Wolk.

SHELTON SAVINGS AND LOAN ASSOCIATION, INC.

Incorporated 1919

EXECUTIVE OFFICERS–*President, Kenneth E. Schaible;* Senior Vice President, William C. Nimons; Vice President, Dorothy M. Reilly; Treasurer, Pasquale Papale.

DIRECTORS–*LeRoy T. Glover,* Joseph Carlson, Jr., Stephen Husti, Samuel Kreiger, James W. Morgan, Jr., Pasquale Papale, Kenneth E. Schaible, Charles H. Sullivan, Vincent P. Tisi.

WINDSOR LOCKS SAVINGS AND LOAN ASSOCIATION, INC.

Incorporated 1918

EXECUTIVE OFFICERS–President, Anthony C. Ward; Vice President, Joseph B. Raccone; *Secretary, Raymond A. Marconi;* Treasurer, Shirley M. Roszelle.

DIRECTORS–James J. Franklin, Raymond A. Marconi, James H. Nilssen, Sylvio F. Preli, Anthony C. Ward.

Table No. 22–COMPARATIVE REPORT OF CONDITION CONSOLIDATED BALANCE SHEET FOR SAVINGS AND LOAN ASSOCIATIONS – DECEMBER 31, 1983 AND DECEMBER 31, 1982

(Dollar Amount in Thousands)

ASSETS	1983	1982	Increase (Decrease)	Percentage Change
Mortgage loans and contracts:				
VA	$30,013	$29,432	$581	1.97%
FHA-HUD	19,024	18,432	592	3.21
Conventional	925,191	875,172	50,019	5.72
Other	58,252	35,603	22,649	63.62
Total mortgage loans and contracts	1,032,480	958,639	73,841	7.70
Loans on savings accounts	11,533	12,387	(854)	(6.89)
Other loans	101,624	59,859	41,765	69.77
Other real estate	7,655	8,075	(420)	(5.20)
Cash and demand deposits	24,014	18,886	5,128	27.15
Investment securities	199,232	159,144	40,088	25.19
Federal Home Loan Bank Stock	11,004	10,524	480	4.56
Fixed assets	15,407	14,696	711	4.84
Other assets	57,402	33,905	23,497	69.30
Total assets	**1,460,351**	**1,276,115**	**184,236**	**14.44**
LIABILITIES				
Non-interest earning demand and NOW accounts	5,594	2,983	2,611	87.53
Savings accounts:				
Regular	438,582	273,915	164,667	60.12
NOW	61,244	38,052	23,192	60.95
Other	679,715	730,565	(50,850)	(6.96)
Total savings accounts	1,179,541	1,042,532	137.009	13.14
Federal Home Loan Bank Advances	159,778	133,565	26,213	19.63
Other borrowed money	32,209	25,757	6,452	25.05
Subordinated debentures	....	....	....	....
Accounts Payable	2,017	1,046	971	9,283
Advance payments for taxes and insurance				
Interest earning	9,690	8,488	1,202	14.16
Non-earning	1,016	734	282	38.42
Other liabilities	10,447	7,658	2,789	36.42
Total liabilities	**1,400,292**	**1,222,763**	**177,529**	**14.52**
NET WORTH				
Capital stock	4,942	2,888	2,054	71.12
Paid-in surplus	6,592	6,144	448	7.29
General reserves	32,335	32,254	81	.25
Undivided profits	15,626	11,825	3,801	3,214
Net undistributed income	564	241	323	134.02
Total Net Worth	**60,059**	**53,352**	**6,707**	**12.57**
Total Liabilities and Net Worth	**$1,460,351**	**$1,276,115**	**$184,236**	**14.44%**

Table No. 23–STATEMENT OF ASSETS, DECEMBER 31, 1983–Concluded

NAME OF ASSOCIATION	Other real estate	Cash and demand deposits	Investment securities	Fixed Assets	Federal Home Loan Bank Stock	Other Assets	Total Assets
(Mutual)							
Bank of Hartford, S.A.	....	$1,734,564	$10,693,790	$1,184,611	$1,210,500	$22,681,859	$165,031,192
Cargill Bank of Conn., Putnam	$31,887	628,604	2,699,818	321,307	159,200	197,374	22,733,510
Connecticut Savings & Loan, Hartford	37,364	315,179	550,671	77,050	76,300	68,752	9,246,640
Danbury Savings & Loan	5,317,969	2,594,471	9,421,858	2,007,125	2,316,900	14,018,335	233,961,702
Eastern Savings & Loan, Norwich	....	947,004	6,708,493	830,187	408,500	907,918	63,411,498
First New London Savings & Loan	....	192,426	855,289	59,694	98,400	211,974	14,848,555
Naugatuck Valley Savings & Loan	1	858,088	4,342,460	913,730	449,800	1,026,075	61,930,115
Permanent Savings & Loan, Meriden	66,510	2,876,584	63,150,683	2,055,359	3,284,000	8,012,214	336,653,602
Savings & Loan of Southington	....	537,755	3,998,695	547,711	278,600	398,670	42,953,660
Shelton Savings & Loan	890,265	1,338,627	8,603,694	681,310	403,500	1,151,175	64,922,530
Windsor Locks Savings & Loan	22,975	86,465	3,398,888	88,967	169,900	227,801	20,225,802
Total	**6,366,971**	**12,109,767**	**114,424,339**	**8,767,051**	**8,855,600**	**48,902,147**	**1,035,918,806**
(Stock Chartered)							
American Bank of Conn., Waterbury	1,129,231	3,333,613	48,483,607	3,346,489	877,400	2,429,533	180,739,775
Farmington Valley Savings & Loan	30,383	833,990	8,671,827	611,811	60,300	389,313	22,555,810
Heritage Savings & Loan, Manchester	7,955	4,241,959	16,245,957	1,631,154	1,011,100	4,505,013	158,595,792
Security Savings & Loan, Waterbury	120,523	3,494,198	11,406,568	1,050,764	200,000	1,175,952	62,540,509
Total	**1,288,092**	**11,903,760**	**84,807,959**	**6,640,218**	**2,148,800**	**8,499,811**	**424,431,886**
Grand Total	**$7,655,063**	**$24,013,527**	**$199,232,298**	**$15,407,269**	**$11,004,400**	**$57,401,958**	**$1,460,350,692**
Percent to Total	**.52%**	**1.65%**	**13.64%**	**1.06%**	**.75%**	**3.93%**	**100.00%**

New England Savings Bank, New London	30,580	2,329	....	2,329	32,909
New Haven Savings Bank	61,223	8,325	....	8,325	69,548
New Milford Savings Bank	17,711	5,412	....	5,412	23,123
Newtown Savings Bank	8,544	865	....	865	9,409
Northwest Bank for Savings, Winsted	4,464	176	9	185	4,649
Norwalk Savings Society	18,713	2,415	1	2,416	21,129
Norwich Savings Society	27,292	2,101	....	2,101	29,393
People's Bank, Bridgeport	182,540	32,503	21,435	53,938	236,478
People's Savings Bank, New Britain	6,213	1,147	(27)	1,120	7,333
Putnam Savings Bank	5,097	286	43	329	5,426
Ridgefield Savings Bank	5,497	(187)	(74)	(261)	5,236
Savings Bank of Ansonia	18,078	706	....	706	18,784
Savings Bank of Danbury	11,098	507	1	508	11,606
Savings Bank of Manchester	23,964	1,468	....	1,468	25,432
Savings Bank of Rockville	8,271	802	152	954	9,225
Society for Savings, Hartford	69,595	9,858	(3,370)	6,488	76,083
Southington Savings Bank	6,387	733	....	733	7,120
South Norwalk Savings Bank	18,740	2,733	1,362	4,095	22,835
Stafford Savings Bank, Stafford Springs	4,700	668	(43)	625	5,325
Stamford Savings Bank	16,364	1,712	104	1,816	18,180
Suffield Savings Bank	8,588	991	(970)	21	8,609
Thomaston Savings Bank	11,463	85	(113)	(28)	11,435
Tolland Bank	2,445	245	....	245	2,690
Torrington Savings Bank	10,309	907	(10)	897	11,206
Union Savings Bank of Danbury	12,596	2,193	(81)	2,112	14,708
Willimantic Savings Institute	8,963	269	(17)	252	9,215
Winsted Savings Bank	5,359	255	8	263	5,622
Total	**$1,078,476**	**$117,605**	**$36,895**	**$154,500**	**$1,232,976**

Table No. 23–STATEMENT OF ASSETS. DECEMBER 31, 1983

NAME OF ASSOCIATION	Mortgage loans and contracts				Total Mortgage Loans	Loans on Savings Accounts	Other loans
	VA	FHA-HUD	Conventional	Other			
(Mutual)							
Bank of Hartford, S.A.	$3,793,437	$1,831,026	$91,303,706	$2,253,108	$99,181,277	$337,668	$28,006,923
Cargill Bank of Conn., Putnam	....	....	16,828,932	558,272	17,387,204	164,376	1,143,740
Connecticut Savings & Loan, Hartford	306,651	148,303	6,937,636	213,015	7,605,605	90,349	425,370
Danbury Savings & Loan	13,951,090	8,377,507	146,226,746	16,181,650	184,736,993	2,109,743	11,438,308
Eastern Savings & Loan, Norwich	394	....	46,533,045	310,716	46,844,155	728,472	6,036,769
First New London Savings & Loan	140,132	127,052	11,514,856	....	11,782,040	430,908	1,217,824
Naugatuck Valley Savings & Loan	....	....	51,107,479	....	51,107,479	279,187	2,953,295
Permanent Savings & Loan, Meriden	8,966,806	5,885,906	210,082,698	12,749,991	237,685,401	1,656,126	17,866,725
Savings & Loan of Southington	....	....	31,818,078	1,901,638	33,719,716	765,066	2,707,447
Shelton Savings & Loan	....	....	47,271,028	2,000,947	49,271,975	309,995	2,271,989
Windsor Locks Savings & Loan	....	....	15,657,390	....	15,657,390	410,939	162,477
Total	**27,158,510**	**16,369,794**	**675,281,594**	**36,169,337**	**754,979,235**	**7,282,829**	**74,230,867**
(Stock Chartered)							
American Bank of Conn., Waterbury	....	....	116,078,131	....	116,078,131	1,705,657	3,356,114
Farmington Valley Savings & Loan	2,110,897	1,448,976	3,909,230	1,256,633	8,725,736	874,340	2,358,110
Heritage Savings & Loan, Manchester	743,298	1,205,064	104,825,329	10,712,033	117,485,724	780,340	12,686,590
Security Savings & Loan, Waterbury	....	....	25,096,242	10,114,010	35,210,252	889,445	8,992,807
Total	**2,854,195**	**2,654,040**	**249,908,932**	**22,082,676**	**277,499,843**	**4,249,782**	**27,393,621**
Grand Total	**$30,012,705**	**$19,023,834**	**$925,190,526**	**$58,252,013**	**$1,032,479,078**	**$11,532,611**	**$101,624,488**
Percent to Total	**2.06%**	**1.30%**	**63.35%**	**3.99%**	**70.70%**	**.79%**	**6.96%**

Table No. 25–COMPARATIVE STATEMENT OF INCOME AND DIVIDENDS AS OF DECEMBER 31, FOR THE YEARS 1983-1982-1981

	Amounts in thousands of dollars			Amounts per $100 of average assets*		
	1983	1982	1981	1983	1982	1981
Number of Associations	17	19	19	17	19	19
Current operating income:						
Interest and discount on loans	$115,665	$105,135	$101,992	$7.96	$8.11	$8.16
Interest and dividends on securities	21,114	18,505	17,879	1.45	1.43	1.43
Other operating income	15,904	7,260	6,507	1.09	.56	.52
Total current operating income	**152,683**	**130,900**	**126,378**	**10.50**	**10.10**	**10.11**
Current operating expense:						
Salaries of officers and employees	10,298	8,977	8,600	.71	.69	.69
Other operating expenses	16,053	13,857	13,334	1.10	1.07	1.07
Total current operating expense	**26,351**	**22,834**	**21,934**	**1.81**	**1.76**	**1.76**
Net current operating income before taxes, interest and dividends	**126,332**	**108,066**	**104,444**	**8.69**	**8.34**	**8.35**
Dividends and interest charges	122,035	118,540	115,844	8.39	9.14	9.27
Taxes (paid or accrued)	980	(1,588)	(2,612)	.07	(.12)	(.21)
Net operating income	**3,317**	**(8,886)**	**(8,788)**	**.23**	**(.68)**	**(.71)**
Non-operating income	4,017	5,170	2,824	.28	.40	.23
Non-operating expense	1,575	996	1,324	.11	.08	.11
Net income	**5,759**	**(4,712)**	**(7,288)**	**.40**	**(.36)**	**(.59)**
Net prior period and other adjustments	3,776	48	5,094	.26	....	.41
Change in net worth for period	**$9,535**	**$(4,664)**	**$(2,194)**	**$.66**	**$(.36)**	**$(.18)**

*Average assets based on semi-annual assets, as reported by associations.

Table No. 26–CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1983

(Amounts in thousands of dollars)	Amount	Percent
Current operating income:		
Interest on loans:		
Mortgage loans	$102,640	67.23%
Other loans	13,025	8.53
Interest and dividends on investments and deposits	21,114	13.83
Fees and charges	7,260	4.75
Other operating income	8,644	5.66
Total current operating income	**152,683**	**100.00**
Current operating expense:		
Salaries of officers and employees	10,298	6.75
Pensions and other employee benefits	2,174	1.43
Fees paid to directors	387	.25
Office occupancy expense	2,507	1.64
Furniture, fixtures, equipment and automobile expenses	2,906	1.90
Federal insurance premium	823	.54
Other operating expenses	7,256	4.75
Total current operating expenses	**26,351**	**17.26**
Net operating income before dividends and taxes	126,332	82.74
Dividends and interest charges	122,035	79.93
Taxes (paid or accrued)	980	.64
Total expenses, dividends and taxes	**149,366**	**97.83**
Net operating income	**3,317**	**2.17%**
Non-operating income	4,017	
Non-operating expense	1,575	
Net income	**5,759**	
Net prior period and other adjustments	3,776	
Change in net worth for period	9,535	
Net worth December 31, 1982	***50,524**	
Net worth December 31, 1983	**$60,059**	

*adjusted

Table No. 24–STATEMENT OF LIABILITIES, DECEMBER 31, 1983

NAME OF ASSOCIATION	Non-interest earning demand and NOW accounts	Savings Accounts				Federal Home Loan Bank Advances	Other borrowed Money
		Regular	NOW	Other	Total		
(Mutual)							
Bank of Hartford, S.A.	....	$47,853,335	$10,762,998	$87,098,836	$145,715,169	$10,210,000	....
Cargill Bank of Conn., Putnam	....	8,377,363	1,865,219	11,181,900	21,424,482	250,000	....
Connecticut Savings & Loan, Hartford	....	3,297,616	....	4,554,269	7,851,885	500,000	$40,419
Danbury Savings & Loan	$412,415	62,594,002	5,940,802	95,806,328	164,341,132	46,336,600	11,623,889
Eastern Savings & Loan, Norwich	181,591	22,145,150	2,090,938	35,223,542	59,459,630	840,000	36,366
First New London Savings & Loan	....	5,085,996	....	8,844,101	13,930,097	100,000	....
Naugatuck Valley Savings & Loan	....	24,053,032	1,940,426	32,268,753	58,262,211	1,000,000	....
Permanent Savings & Loan, Meriden	1,254,196	105,234,437	1,804,818	142,193,693	249,232,948	68,270,900	4,007,036
Savings & Loan of Southington	....	16,929,526	299,040	23,335,708	40,564,274	....	....
Shelton Savings & Loan	14,674	24,438,755	2,789,939	33,101,545	60,330,239	2,063,200	320,000
Windsor Locks Savings & Loan	146,191	3,491,829	3,393,477	10,388,167	17,273,473	300,000	404,134
Total	**2,009,067**	**323,501,041**	**30,887,657**	**483,996,842**	**838,385,540**	**129,870,700**	**16,431,844**
(Stock Chartered)							
American Bank of Conn., Waterbury	49,225	52,725,608	17,410,885	78,176,113	148,312,606	12,636,000	2,145,261
Farmington Valley Savings & Loan	130,652	1,352,690	1,698,713	16,251,036	19,302,439	500,000	14,772
Heritage Savings & Loan, Manchester	....	45,109,046	9,016,450	69,943,081	124,068,577	12,771,700	13,616,619
Security Savings & Loan, Waterbury	3,404,550	15,893,646	2,230,328	31,347,734	49,471,708	4,000,000	....
Total	**3,584,427**	**115,080,990**	**30,356,376**	**195,717,964**	**341,155,330**	**29,907,700**	**15,776,652**
Grand Total	**$5,593,494**	**$438,582,031**	**$61,244,033**	**$679,714,806**	**$1,179,540,870**	**$159,778,400**	**$32,208,496**
Percent to Total	**.38%**	**30.03%**	**4.19%**	**46.55%**	**80.77%**	**10.94%**	**2.21%**

Table No. 24–STATEMENT OF LIABILITIES, DECEMBER 31, 1983–Concluded

NAME OF ASSOCIATION	Subordinated debentures	Accounts Payable	Advance payment for taxes and insurance		Other Liabilities	Total Liabilities
			Interest earning	Non earning		
(Mutual)						
Bank of Hartford, S.A.	....	$80,321	$2,079,001	$193,781	$1,188,347	$159,466,619
Cargill Bank of Conn., Putnam	....	15,564	74,504	5,809	82,417	21,852,776
Connecticut Savings & Loan, Hartford	....	48,935	253,724	76,863	127,361	8,899,187
Danbury Savings & Loan	....	568,490	992,993	170,042	1,701,707	226,147,268
Eastern Savings & Loan, Norwich	....	2,849	199,904	49,976	291,834	61,062,150
First New London Savings & Loan	....	2,886	62,268	....	175	14,095,426
Naugatuck Valley Savings & Loan	....	237	288,115	....	143,278	59,693,841
Permanent Savings & Loan, Meriden	....	358,982	2,348,263	364,986	2,912,605	328,749,916
Savings & Loan of Southington	....	17,498	256,459	....	227,740	41,065,971
Shelton Savings & Loan	....	2,563	308,000	46,023	32,097	63,116,796
Windsor Locks Savings & Loan	....	3,468	243,215	....	297,896	18,668,377
Total	....	**1,101,793**	**7,106,446**	**907,480**	**7,005,457**	**1,002,818,327**
(Stock Chartered)						
American Bank of Conn., Waterbury	....	823,756	1,791,816	12,775	1,170,116	166,941,555
Farmington Valley Savings & Loan	....	20,210	309,368	....	91,163	20,368,604
Heritage Savings & Loan, Manchester	....	71,108	327,983	95,861	1,379,183	152,331,031
Security Savings & Loan, Waterbury	....	....	154,558	....	801,309	57,832,125
Total	....	**915,074**	**2,583,725**	**108,636**	**3,441,771**	**397,473,315**
Grand Total	....	**$2,016,867**	**$9,690,171**	**$1,016,116**	**$10,447,228**	**$1,400,291,642**
Percent to Total	....	**.14%**	**.66%**	**.07%**	**.72%**	**95.89%**

Table No. 24–STATEMENT OF NET WORTH, DECEMBER 31, 1983

NAME OF ASSOCIATION	Capital Stock	Paid-in Surplus	General Reserves	Undivided profits	Net undistributed income	Total Net Worth	Total liabilities & Net Worth
(Mutual)							
Bank of Hartford, S.A.	....	....	$5,143,910	$420,663	....	$5,564,573	$165,031,192
Cargill Bank of Conn., Putnam	....	....	623,854	256,880	....	880,734	22,733,510
Connecticut Savings & Loan, Hartford	....	....	233,953	125,621	$(12,121)	347,453	9,246,640
Danbury Savings & Loan	....	....	6,241,418	1,573,016	....	7,814,434	233,961,702
Eastern Savings & Loan, Norwich	....	....	....	2,349,348	....	2,349,348	63,411,498
First New London Savings & Loan	....	....	612,801	140,328	....	753,129	14,848,555
Naugatuck Valley Savings & Loan	....	....	1,717,104	519,170	....	2,236,274	61,930,115
Permanent Savings & Loan, Meriden	....	....	5,907,510	2,077,699	(81,523)	7,903,686	336,653,602
Savings & Loan of Southington	....	....	1,100,000	692,512	95,177	1,887,689	42,953,660
Shelton Savings & Loan	....	....	1,387,220	418,514	....	1,805,734	64,922,530
Windsor Locks Savings & Loan	....	....	722,633	834,792	....	1,557,425	20,225,802
Total	....	....	**23,690,403**	**9,408,543**	**1,533**	**33,100,479**	**1,035,918,806**
(Stock Chartered)							
American Bank of Conn., Waterbury	$550,000	$2,871,100	4,509,855	5,867,265	....	13,798,220	180,739,775
Farmington Valley Savings & Loan	1,066,700	957,653	46,250	85,819	30,784	2,187,206	22,555,810
Heritage Savings & Loan, Manchester	311,936	1,660,668	3,984,525	181,477	126,155	6,264,761	158,595,792
Security Savings & Loan, Waterbury	3,013,108	1,102,393	104,056	83,536	405,291	4,708,384	62,540,509
Total	**4,941,744**	**6,591,814**	**8,644,686**	**6,218,097**	**562,230**	**26,958,571**	**424,431,886**
Grand Total	**$4,941,744**	**$6,591,814**	**$32,335,089**	**$15,626,640**	**$563,763**	**$60,059,050**	**$1,460,350,692**
Percent to Total	**.34%**	**.45%**	**2.21%**	**1.07%**	**.04%**	**4.11%**	**100.00%**

Table No. 27–INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1983

NAME OF ASSOCIATION	CURRENT OPERATING INCOME							
	Interest on loans		Interest' dividends on investments and deposits	Fees and charges	Other operating income	Total current operating income	Non-operating income	Total income
	Mortgage loans	Other loans						
(Mutual)								
Bank of Hartford, S.A.	$10,762,918	$3,137,082	$1,582,058	$867,968	$965,249	$17,315,275	$561,992	$17,877,267
Cargill Bank of Conn., Putnam	1,742,476	169,340	261,955	96,408	82,459	2,352,638	5,375	2,358,013
Connecticut Savings & Loan, Hartford	744,175	48,933	81,588	79,910	19,120	973,726	9,165	982,891
Danbury Savings & Loan	18,707,526	1,893,514	722,198	1,225,782	1,736,483	24,285,503	1,329,671	25,615,174
Eastern Savings & Loan, Norwich	4,971,000	864,836	599,769	179,126	158,171	6,772,902	47,361	6,820,263
First New London Savings & Loan	1,110,738	190,084	101,584	59,407	14,882	1,476,695	13,416	1,490,111
Naugatuck Valley Savings & Loan	5,129,406	604,852	376,435	356,397	80,174	6,547,264	188,278	6,735,542
Permanent Savings & Loan, Meriden	22,647,055	1,808,213	7,339,943	1,559,866	2,218,454	35,573,531	870,062	36,443,593
Savings & Loan of Southington	3,247,564	432,197	414,555	173,002	185,001	4,452,319	31,652	4,483,971
Shelton Savings & Loan	5,068,016	316,218	904,865	517,424	359,234	7,165,757	92,203	7,257,960
Windsor Locks Savings & Loan	1,611,402	56,629	295,216	51,434	18,944	2,033,625	33,197	2,066,822
Total	**75,742,276**	**9,521,898**	**12,680,166**	**5,166,724**	**5,838,171**	**108,949,235**	**3,182,372**	**112,131,607**
(Stock Chartered)								
American Bank of Conn., Waterbury	12,490,334	670,940	4,874,079	991,988	270,345	19,297,686	719,551	20,017,237
Farmington Valley Savings & Loan	822,550	428,742	614,929	195,755	147,590	2,209,566	....	2,209,566
Heritage Savings & Loan, Manchester	11,500,747	1,328,708	1,334,009	707,962	1,521,990	16,393,416	108,683	16,502,099
Security Savings & Loan, Waterbury	2,084,330	1,074,230	1,610,841	197,084	866,146	5,832,631	6,603	5,839,234
Total	**26,897,961**	**3,502,620**	**8,433,858**	**2,092,789**	**2,806,071**	**43,733,299**	**834,837**	**44,568,136**
Grand Total	**$102,640,237**	**$13,024,518**	**$21,114,024**	**$7,259,513**	**$8,644,242**	**$152,682,534**	**$4,017,209**	**$156,699,743**

Table No. 27–INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1983–Continued

	CURRENT OPERATING EXPENSES							
NAME OF ASSOCIATION	Salaries	Pensions and other employee benefits	Directors fees	Office occupancy expense	Furniture, fixtures equipment and automobile expense	Federal insurance premium	Other operating expenses	Total current operating expense
(Mutual)								
Bank of Hartford, S.A.	$1,266,939	$220,393	$40,175	$291,613	$177,700	$119,930	$885,483	$3,002,233
Cargill Bank of Conn., Putnam	197,955	31,243	6,340	53,817	86,338	16,468	136,593	528,754
Connecticut Savings & Loan, Hartford	136,791	28,983	1,300	45,476	27,880	7,411	64,846	312,687
Danbury Savings & Loan	1,664,783	299,426	38,500	305,110	537,454	134,417	952,209	3,931,899
Eastern Savings & Loan, Norwich	488,061	95,284	18,370	141,011	169,674	45,984	242,095	1,200,479
First New London Savings & Loan	91,163	20,697	15,760	18,926	25,495	11,095	39,710	222,846
Naugatuck Valley Savings & Loan	465,083	121,181	17,540	77,123	136,499	45,095	299,020	1,161,541
Permanent Savings & Loan, Meriden	1,821,198	551,177	106,500	456,714	595,931	144,836	1,854,929	5,531,285
Savings & Loan of Southington	180,500	19,211	26,445	45,218	15,742	28,172	121,102	436,390
Shelton Savings & Loan	440,022	93,112	17,790	88,284	159,412	42,292	381,624	1,222,536
Windsor Locks Savings & Loan	136,131	18,906	8,040	34,318	32,398	14,631	70,100	314,524
Total	**6,888,626**	**1,499,613**	**296,760**	**1,557,610**	**1,964,523**	**610,331**	**5,047,711**	**17,865,174**
(Stock Chartered)								
American Bank of Conn., Waterbury	1,499,040	330,978	41,250	492,125	252,236	105,510	922,377	3,643,516
Farmington Valley Savings & Loan	206,599	19,076	5,250	69,825	39,991	7,731	216,987	565,459
Heritage Savings & Loan, Manchester	1,198,373	234,443	30,950	280,634	440,927	99,355	616,658	2,901,340
Security Savings & Loan, Waterbury	504,986	89,515	13,125	106,894	208,704	....	452,285	1,375,509
Total	**3,408,998**	**674,012**	**90,575**	**949,478**	**941,858**	**212,596**	**2,208,307**	**8,485,824**
Grand Total	**$10,297,624**	**$2,173,625**	**$387,335**	**$2,507,088**	**$2,906,381**	**$822,927**	**$7,256,018**	**$26,350,998**

Table No. 29

THE SAVINGS BANK LIFE INSURANCE COMPANY

December 31, 1983 marked the completion of the 42nd year of operations of the Connecticut System of Savings Bank Life Insurance, which at year-end consisted of 55 of the 57 mutual savings banks in this State. Of the 55 SBLI banks, 18 are Issuing Banks, so called because they have formed separate life insurance departments which issue contracts of life insurance; and 37 are agency banks acting as agents of the Issuing Banks.

Policy limits are established under Section 36-142(5)(a) of the Banking Laws. Public Act 81-345 increased the individual limit to $25,000 on January 1, 1983 and group limits to $50,000. Connecticut SBLI achieved a new high of $1,663,760,000 insurance in force December 31, 1983.

Savings banks are authorized to write Ordinary and Group policies. As of December 31, 1983 there were in force 41,006 Ordinary policies in the amount of $174,704,000 and 136,859 Group certificates in the amount of $1,489,056,000 bringing total policies and certificates in force to 177,865 in number and $1,663,760,000 in amount.

Savings banks writing life insurance are assisted by a central organization, The Savings Bank Life Insurance Company, Hartford, which by law is required to furnish actuarial and medical underwriting services to the banks and to reinsure the mortality risk of policies issued by the life insurance departments. The Company operates under a charter granted by the State of Connecticut and is duly licensed by the Insurance Commissioner of this State.

The number and amount of Ordinary policies and Group certificates in force in the 18 Issuing Banks as of December 31, 1983 were as follows:

V. ORDINARY AND GROUP IN FORCE – END OF DECEMBER (Amounts in Thousands)

	ORDINARY		TOTAL GROUP		TOTAL	
Bank	No.	Amount**	No.	Amount	No.	Amount **
American Savings Bank, New Britain	522	$ 5.775	6.408	$ 94.230	6.960	$ 100.005
Bank Mart, Bridgeport	1,625	8.884	4.451	65.045	6,076	73.929
Banking Center, Waterbury	6.219	23.639	3.996	68.144	10.215	91.783
Berlin Savings Bank, Kensington	1.360	6.154	39.902	166.965	41.262	173.119
Bristol Savings Bank	2.317	8.238	2.886	52.324	5.203	60.562
Central Bank for Savings, Meriden	186	1.702	2.753	39.867	2.939	41.569
Chelsea Groton Savings Bank, Mystic	2.229	7.191	3.394	49.259	5.623	56.450
Connecticut Savings Bank, New Haven	7.137	25.838	5.097	89.473	12.234	115.311
Danbury Savings Bank	630	1.765	1.819	28.883	2.449	30.648
Derby Savings Bank	492	4.464	3.020	53.722	3.512	58.186
Dime Savings Bank of Wallingford	96	1.142	2.942	39.923	3.038	41.065
Manchester Savings Bank	1.410	6.242	3.435	57.694	4.845	63.936
Mechanics & Farmers Savings Bank, Middletown	665	4.390	5.852	69.748	6.517	74.138
New England Savings Bank, New London	364	3.037	7.557	80.566	7.921	83.603
New Haven Savings Bank	298	2.775	5.736	72.619	6.034	75.394
Norwich Savings Society	3.772	12.902	4.641	65.901	8.413	78.803
People's Savings Bank, Bridgeport	11.490	48.810	27.081	337.062	38.571	385.872
South Norwalk Savings Bank	164	1.756	3.832	52.036	3.996	53.792
SBLI Co.	....	....	2.057	5.595	2.057	5.595
Total	**41,006**	**$174,704**	**136,859**	**$1,489,056**	**177,865**	**$1,663,760**

**Ordinary insurance reflects dividend additions for Option 3 & 5 in force as of previous month.

THE SAVINGS BANK LIFE INSURANCE COMPANY

Officers of The Savings Bank Life Insurance Company

Chairman – Norman E.W. Erickson
Vice Chairman – Robert M. Geier
President – Charles G. Katibian
Vice President – George B. Holmes
Treasurer – Alfred W. Driggs
Secretary – Lorraine S. Pfister
Medical Director – Allan B. Ainley, M.D.

Directors of The Savings Bank Life Insurance Company

Richard L. Creviston, President, New England Savings Bank
James H. Doak, Jr., President, The Central Bank for Savings
Norman E.W. Erickson, President, American Savings Bank, New Britain
Robert M. Geier, President, The New Haven Savings Bank
Frank J. Godwin, Jr., President, The Liberty Bank for Savings, Middletown
William R. Johnson, President, The Savings Bank of Manchester
David J. Sullivan, President, Mechanics & Farmers Savings Bank, Bridgeport
Edward P. Lorenson, President, Bristol Savings Bank
Howard B. Treat, Jr., President, The Derby Savings Bank

Table No. 30
LICENSED MONEY FORWARDERS
(December 31, 1983)

License Number	Date Issued	Issued To	Type of Business
3	11-23-81	Travelers Express Company, Inc. 5075 Wayzata Boulevard Minneapolis, Minnesota 55416	Money Orders
6	12-2-81	Republic Money Orders, Inc. Pacific & Ervay Streets Dallas, Texas 75201	Travelers Checks and Money Orders
16	12-2-81	Deak-Perera Connecticut, Inc. 80 Atlantic Street Stamford, Connecticut 06901	Money Orders
17	12-2-81	Pekao Trading Corporation 470 Park Avenue South, 10th Floor New York, New York 10016	Money Orders
21	12-9-81	Citicorp 399 Park Avenue New York, New York 10043	Travelers Checks
22	1-13-82	The Chase Manhattan Corporation 1 Chase Manhattan Plaza New York, New York 10081	Travelers Checks
23	12-14-81	Thomas Cook, Inc. 11 West 42nd Street New York, New York 10036	Travelers Checks
24	6-16-82	BankAmerica Corporation 555 California Street San Francisco, Calif. 94104	Travelers Checks
25	8-10-82	Northeast Bancorp, Inc./Union Financial Services Corp. 205 Church Street New Haven, Connecticut 06502	Travelers Checks
26	7-11-83	American Express Travel Related Services Company, Inc. American Express Plaza New York, New York 10004	Travelers Checks and Money Orders
27	7-13-83	Associates Financial Express, Inc. P.O. Box 220097 Dallas, Texas 75222	Money Orders

Table No. 33

THE CONNECTICUT DEVELOPMENT CREDIT CORPORATION

The Company was organized in 1953 by a special act of the Connecticut State Legislature to assist and encourage the business prosperity and economic welfare in the State of Connecticut. The Company's purpose has been to grant medium to long-term loans to business organizations which involve greater credit risks than those normally undertaken by regular lending institutions.

On January 8, 1981 the Board of Directors of the Company voted to cease making new loans and to have the Company officers expedite collections of all loans and mortgage due to the Company.

All activities in 1983 were directed to the liquidation of the Corporation. To that end, Notes Payable to Member Banks and to the Small Business Administration were paid in full using the proceeds of loan payoffs. As of December 31, 1983, only two loans were outstanding, totalling approximately $438,000.00. On one of these loans, we are in the process of completing the necessary documentation to sell the entire obligation to one of our Member Banks. On the remaining loan, we are assisting the borrower in finding an alternate source of financing and we are hopeful that this can be accomplished shortly.

A statement of condition (unaudited) of the corporation as of December 31, 1983 is as follows:

Assets	
Cash	$ 24,400
Funds held in escrow	583
Loans receivable net of reserve for losses	329,665
Less-member bank direct participations	(50,737)
Net loans receivable	278,928
Investments	251,150
Accrued interest receivable	18,883
Property and equipment, net of accumulated depreciation of	795
Income taxes recoverable-prior years	4,625
Other assets	4,118
Total Assets	**$583,482**
Liabilities and Stockholders' Equity	
Escrow and other deposits	$ 3,343
Accrued interest payable	37,017
Accrued taxes	9,456
Accounts payable	4,331
Total Liabilities	**54,147**
Stockholders' equity:	
Capital stock, no par value-Authorized 5,000 shares; 3,238 issued and outstanding	337,150
Retained earnings	192,185
Stockholders' Equity	529,335
Total Liabilities and Stockholders' Equity	**$583,482**

OFFICERS OF THE CORPORATION

Chairman of the Board	Randolph K. Byers, Jr.	NEXUS, INC., Stamford
Executive Vice President and Asst. Treasurer	Joseph B. Roberts	Conn. Development Credit Corp., Meriden
Treasurer	James A. Garfield, Jr.	Colonial Bank, Waterbury
Secretary	Richard M. Heminway	Connecticut National Bank, Hartford
Asst. Secretary	Rose F. Gilmartin	Conn. Development Credit Corp., Meriden

Table No. 35
BANK HOLDING COMPANIES OPERATING IN CONNECTICUT

(Amounts in thousands)	Total Assets Dec. 31, 1983
CBT, CORPORATION, HARTFORD	
The Connecticut Bank and Trust Company, NA, Hartford	$5,393,878
CITYTRUST BANCORP, INC., BRIDGEPORT	
Citytrust, Bridgeport	1,231,630
COLONIAL BANCORP, INC., WATERBURY	
The Colonial Bank, Waterbury	1,343,851
CONNECTICUT BANCSHARES CORPORATION, LARCHMONT, NY	
Northern Connecticut National Bank, Windsor Locks	81,070
FIRST BANCORP, INC., NEW HAVEN	
First Bank, New Haven	763,552
New Britain Bank and Trust Company	143,578
The Terryville Trust Company	38,848
FIRST CONNECTICUT BANCORP, INC., HARTFORD	
The Independent Bank & Trust Company, Willimantic	155,669
The New Britain National Bank	186,346
The Simsbury Bank and Trust Company	137,295
United Bank & Trust Company, Hartford	520,234
HARTFORD NATIONAL CORPORATION	
Connecticut National Bank, Hartford	4,574,761
NORTHERN AMERICAN BANCORPORATION, INC., WOLCOTT	
The North American Bank & Trust Company, Stratford	104,512
NORTHEAST BANCORP, INC., STAMFORD	
Security Bank & Trust Company, Bloomfield	30,341
Union Trust Company, Stamford	1,629,801
VILLAGE BANCORP, RIDGEFIELD	
Village Bank and Trust Company, Ridgefield	46,544

COMPARATIVE REPORT OF CONDITION
Table No. 36–CONSOLIDATED BALANCE SHEET FOR CREDIT UNIONS DECEMBER 31, 1983 AND DECEMBER 31, 1982

(Amount in thousands of dollars)

ASSETS	Dec. 31, 1983 144 Credit Unions	Dec. 31, 1982 153 Credit Unions*	Increase or (Decrease)
Loans to members, gross	$203,691	$175,950	$27,741
Less Allowance for Loan Losses	(2,297)	(2,343)	(46)
Loans to members, net	201,394	173,607	27,787
Cash on hand and in checking accounts	6,134	6,021	113
Deposits in savings banks and savings and loan associations	9.607	2.089	7,518
Common trust and U.S. Government obligations	10.379	10,273	106
Other investments	4,967	4,380	587
Constitution State Corporate Credit Union, Inc.	65,634	49,035	16.599
Office building, furniture and equipment	4,263	3,848	415
Other assets	3,698	5,294	(1,596)
Total Assets	**$306,076****	**$254,547*****	**$51,529**
LIABILITIES AND EQUITY			
Due shareholders	$280,272	$230,740	$49,532
Notes payable	1,341	1,867	(526)
Other liabilities	7,282	4,372	2,910
Equity:			
Other reserves	3,518	3.697	(179)
Reserve for Losses	8,863	8,475	388
Undivided Earnings	4,800	5,396	(596)
Total Liabilities and Equity	**$306,076****	**$254,547*****	**$51,529**

*Adjusted to exclude Pfizer Employees Credit Union, Inc. which converted to federal charter on June 22, 1983. Assets and liabilities of this credit union were $10,265,406.22 on December 31, 1982.

**Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $249,042,858.73.

***Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $222,564,642.00.

Table No. 27–INCOME AND DIVIDENDS FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1983–Concluded

NAME OF ASSOCIATION	Non-operating expense	Dividend and interest charges	Income taxes	Total expenses	Net income	Net prior period and other adjustments	Change in net worth	NET WORTH	
								Dec. 31, 1982	Dec. 31, 1983
(Mutual)									
Bank of Hartford, S.A.	$406,862	$13,978,473	$106,925	$17,494,493	$382,774	....	$382,774	$5,181,799	$5,564,573
Cargill Bank of Conn., Putnam	4,187	1,754,967	9,210	2,297,118	60,895	....	60,895	819,839	880,734
Connecticut Savings & Loan, Hartford	5,609	671,864	4,852	995,012	(12,121)	....	(12,121)	359,574	347,453
Danbury Savings & Loan	449,992	20,527,926	(57,100)	24,852,717	762,457	$(361,592)	400,865	7,413,569	7,814,434
Eastern Savings & Loan, Norwich	1,733	5,296,228	(91)	6,498,349	321,914	....	321,914	2,027,434	2,349,348
First New London Savings & Loan	....	1,278,706	653	1,502,205	(12,094)	....	(12,094)	765,223	753,129
Naugatuck Valley Savings & Loan	73,550	5,121,260	62,500	6,418,851	316,691	....	316,691	1,919,583	2,236,274
Permanent Savings & Loan, Meriden	210,443	30,517,467	(397)	36,258,798	184,795	2,828,807	3,013,602	4,890,084	7,903,686
Savings & Loan of Southington	....	3,541,090	147,200	4,124,680	359,291	....	359,291	1,528,398	1,887,689
Shelton Savings & Loan	10,493	5,453,661	115,990	6,802,680	455,280	(27,741)	427,539	1,378,195	1,805,734
Windsor Locks Savings & Loan	27,026	1,750,023	(3,634)	2,087,939	(21,117)	....	(21,117)	1,578,542	1,557,425
Total	**1,189,895**	**89,891,665**	**386,108**	**109,332,842**	**2,798,765**	**2,439,474**	**5,238,239**	**27,862,240**	**33,100,479**
(Stock Chartered)									
American Bank of Conn., Waterbury	294,403	13,831,275	306,000	18,075,194	1,942,043	(504,571)	1,437,472	12,360,748	13,798,220
Farmington Valley Savings & Loan	....	1,520,663	13,000	2,099,122	110,444	(20,319)	90,125	2,097,081	2,187,206
Heritage Savings & Loan, Manchester	90,213	12,965,992	41,830	15,999,375	502,724	(45,481)	457,243	5,807,518	6,264,761
Security Savings & Loan, Waterbury	....	3,825,434	233,000	5,433,943	405,291	1,906,988	2,312,279	2,396,105	4,708,384
Total	**384,616**	**32,143,364**	**593,830**	**41,607,634**	**2,960,502**	**1,336,617**	**4,297,119**	**22,661,452**	**26,958,571**
Grand Total	**$1,574,511**	**$122,035,029**	**$979,938**	**$150,940,476**	**$5,759,267**	**$3,776,091**	**$9,535,358**	**$50,523,692**	**$60,059,050**

Table No. 28—ABSTRACT OF REPORTS FROM 1944-1983 (Amounts in thousands of dollars)

Assets									Liabilities				
Year	Number of Associations	Loans on real estate	Loans on savings accounts and other loans	U.S. Government obligations[1]	Securities, including Fed. Home Loan Bank stock	Cash and due from banks	Real estate, office building and furniture and fixtures	Other assets	Total account liability	Notes Payable, including advances from Fed. Home Loan Bank	Other liabilities	Net worth	**Total assets or liabilities**
1944	34	27,760	158	6,055	241	1,523	110	31	32,185	379	226	3,090	**35,882**
1945	33	27,991	133	9,528	254	1,600	106	35	35,576	420	271	3,381	**39,649**
1946	33	32,691	173	10,407	272	1,313	95	65	39,426	1,284	578	3,729	**45,019**
1947	32	39,407	222	8,646	312	1,310	97	78	43,484	1,576	882	4,131	**50,074**
1948	32	47,405	331	6,250	449	1,608	97	139	47,966	2,211	1,515	4,588	**56,282**
1949	31	51,996	361	5,385	514	1,942	95	165	52,934	1,263	1,179	5,083	**60,461**
1950	31	57,998	443	5,576	854	2,084	163	136	57,967	2,075	1,560	5,653	**67,257**
1951	31	66,795	559	6,271	1,303	3,602	406	193	68,692	2,291	1,992	6,154	**79,127**
1952	31	77,500	677	6,601	1,531	3,625	563	224	79,654	2,024	2,167	6,876	**90,721**
1953	30	88,875	885	7,234	1,641	4,379	614	205	91,813	1,886	2,453	7,681	**103,833**
1954	30	101,064	1,035	7,245	1,771	4,953	1,148	222	104,437	1,784	2,581	8,636	**117,438**
1955	30	116,170	1,578	8,203	2,155	6,047	1,438	283	119,952	2,672	3,606	9,644	**135,874**
1956	30	129,153	1,751	9,377	2,519	5,106	1,620	313	132,460	2,988	3,637	10,754	**149,839**
1957	28	129,418	1,964	9,546	3,121	5,451	1,518	288	135,567	1,865	2,581	11,293	**151,306**
1958	27	139,720	2,234	10,563	4,233	6,147	1,923	165	148,442	1,198	3,069	12,276	**164,985**
1959	25	151,175	2,777	11,395	4,187	4,878	1,854	204	156,825	2,936	3,387	13,322	**176,470**
1960	23	159,592	3,029	10,093	4,094	5,699	1,895	192	164,572	2,366	3,385	14,271	**184,594**
1961	22	173,273	3,081	10,732	5,044	7,314	1,999	221	179,840	3,055	3,592	15,177	**201,664**
1962	22	189,122	3,122	11,009	6,307	9,394	2,657	524	199,030	2,567	4,319	16,219	**222,135**
1963	22	213,724	3,596	14,758	6,037	7,675	2,891	1,000	218,046	9,011	5,414	17,210	**249,681**
1964	20	238,684	3,906	14,517	6,358	7,370	3,088	2,765	235,265	17,532	5,757	18,314	**276,688**
1965	20	260,098	4,515	16,075	6,410	7,038	3,230	3,007	258,440	16,378	6,224	19,431	**300,473**
1966	20	269,206	5,287	18,290	6,902	6,273	3,328	2,946	275,026	10,987	5,724	20,495	**312,232**
1967	20	280,164	6,082	19,221	7,320	8,378	3,557	3,099	289,300	9,190	7,719	21,612	**327,821**
1968	21	300,489	6,958	20,869	7,242	7,030	3,852	3,883	304,451	13,935	9,125	22,812	**350,323**
1969	19	323,405	7,769	18,194	8,177	6,193	3,862	6,658	318,873	20,566	10,626	24,193	**374,258**
1970	17	348,555	8,495	18,710	9,417	11,184	4,001	5,455	340,658	26,167	13,491	25,501	**405,817**
1971	17	399,835	10,941	24,797	13,854	10,394	4,338	8,388	395,934	32,685	16,345	27,583	**472,547**
1972	17	470,798	14,377	24,927	19,177	8,288	4,741	11,802	464,584	39,973	19,234	30,319	**554,110**
1973	17	533,823	17,914	23,407	22,829	10,385	5,404	19,288	507,454	67,843	24,393	33,360	**633,050**
1974	17	572,651	21,198	18,930	28,465	11,171	6,388	24,121	538,074	86,094	22,417	36,339	**682,924**
1975	17	614,889	32,746	......[1]	62,371	9,068	7,511	24,474	614,320	71,508	26,069	39,162	**751,059**
1976	17	667,462	44,272	......	73,843	9,067	8,902	20,003	694,584	57,822	28,841	42,302	**823,549**
1977	17	740,979	57,979	......	89,328	8,700	14,768	16,036	783,597	63,132	34,465	46,596	**927,790**
1978	17	815,538	72,635	......	97,412	11,720	15,470	18,031	862,271	81,113	35,178	52,244	**1,030,806**
1979	18	913,430	56,274	......	97,887	12,817	17,639	19,914	926,994	98,366	32,971	59,630	**1,117,961**
1980	19	947,455	66,318	......	123,129	11,029	23,179	22,226	1,012,829	92,715	24,493	63,299	**1,193,336**
1981	19	981,835	72,014	......	135,643	27,118	19,700	28,191	1,081,256	98,129	24,011	61,105	**1,264,501**
1982	17	958,639	72,246	......	173,840	18,886	18,599	33,905	1,045,515	159,322	17,926	53,352	**1,276,115**
1983	15	1,032,480	113,157	......	210,236	24,014	23,062	57,402	1,185,135	191,987	23,170	60,059	**1,460,351**

[1] Included with Securities, including Federal Home Loan Bank Stock.

TABLE NO. 38–STATEMENT OF ASSETS, DECEMBER 31, 1983

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Constitution State Corp. Credit Union, Inc.	Office building furniture and fixtures	Other assets	Total assets
Acme Emp. Credit Union, Inc., Dayville	$426,950.78	$(1,905.56)	$425,045.22	$3,282.08	$3,121.95	....	$87,513.93	$12,957.36	$785.57	$532,706.11
Allison Emp. Credit Union, Inc., Shelton	103,699.11	(1,868.31)	101,830.80	5,397.93	1,950.59	....	134,570.34	....	2,315.61	246,065.27
American Mutual Credit Union, Inc., West Hartford	142,890.43	(3,367.40)	139,523.03	3,184.49	....	$778.13	....	....	....	143,485.65
American Standard Emp. Credit Union, Inc., Wauregan	331,413.09	(2,055.63)	329,357.46	29,496.03	....	....	25,328.42	29.00	2,319.90	386,530.81
Amphenol RF Operation Emp. Credit Union, Inc., Danbury	663,829.96	(4,779.87)	659,050.09	4,595.15	....	....	203,837.79	3.00	563.64	868,049.67
Amstar Corporation Emp. Credit Union, Inc., Versailles	296,604.57	(1,107.84)	295,496.73	2,104.26	....	341.97	41,001.47	17.00	....	338,961.43
B.M.G. Emp. Credit Union, Inc., Bridgeport	434,286.84	(24,914.98)	409,371.86	7,378.06	939.68	....	250,081.03	263.87	10,492.75	678,527.25
Backus Hospital Emp. Credit Union, Inc., Norwich	629,693.36	(3,608.69)	626,084.67	45,238.80	....	....	684,108.39	....	16,049.74	1,371,481.60
Barden Emp. Credit Union, Inc., Danbury	1,089,251.30	(13,288.53)	1,075,962.77	64,250.99	748,517.24	676,622.93	....	2,534.33	37,878.91	2,605,767.17
Bearing Workers Credit Union, Inc., New Britain	931,286.50	(28,591.56)	902,694.94	711.34	....	31,863.10	323,931.30	28,574.77	17,702.79	1,305,478.24
Beaver Brook Industrial Credit Union, Inc., Danbury	261,472.47	(5,714.65)	255,757.82	34,797.86	....	....	280.49	1,506.01	2,353.03	294,695.21
Berger Townsend West Credit Union, Inc., Orange	471,831.79	(685.60)	471,146.19	12,934.18	....	100,005.00	59,643.17	39.47	391.05	644,159.06
Berol Corporation Emp. Credit Union, Inc., Danbury	640,649.09	(7,910.39)	632,738.70	10,680.12	10,171.14	....	35,445.61	3.00	230.00	689,268.57
Bethel Stamford Credit Union, Inc., Stamford	2,424.87	(720.00)	1,704.87	350.53	....	743.98	18,493.00	....	155.75	21,448.13
Bic Pen Emp. Credit Union, Inc., Devon	890,694.63	(7,226.12)	883,468.51	(54,789.01)	....	....	368,181.39	3,368.27	13,612.95	1,213,842.11
Bigelow Emp. Credit Union, Inc., New Haven	1,375.75	....	1,375.75	6,247.25	....	....	....	....	248.11	7,871.11
Brand-Rex Emp. Credit Union, Inc., Willimantic	369,576.98	(2,561.22)	367,015.76	14,052.77	....	....	76,197.03	....	805.41	458,070.97
Branford Credit Union, Inc., Branford	872,097.72	(4,030.06)	868,067.66	38,223.89	670.12	....	270,765.05	....	11,743.28	1,189,470.00
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bridgeport	37,545.26	(4,220.52)	33,324.74	3,792.95	12,682.58	....	6,540.46	32.91	....	56,373.64
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bridgeport	72,478.04	(875.61)	71,602.43	3,721.11	70,484.62	16,133.64	....	5.00	522.00	162,468.80
Bridgeport Machines Credit Union, Inc., Bridgeport	404,096.60	(2,060.72)	402,035.88	29,136.03	....	....	254,763.14	331.56	9,121.94	695,388.55
C.H.H. Credit Union, Inc., Torrington	613,144.48	(4,450.59)	608,693.89	5,611.20	....	....	150,061.01	21,381.81	12,291.56	798,039.47
Canberra Emp. Credit Union, Inc., Meriden	185,210.27	(3,382.03)	181,828.24	16,699.07	....	....	59,805.80	....	375.87	258,708.98
Carwin Emp. Credit Union, Inc., North Haven	129,927.31	....	129,927.31	9,179.11	....	....	36,391.56	5.00	117.31	175,620.29
Central Mutual Credit Union, Inc., West Hartford	138,804.00	(810.96)	137,993.04	2,265.72	....	778.18	....	....	....	141,036.94
Cilco Emp. Credit Union, Inc., Bridgeport	191,860.31	(3,387.29)	188,473.02	12,724.34	....	....	208,652.49	1.00	623.15	410,474.00
Citizens Protective Mutual Benefit Assoc., Bloomfield	164,891.59	(5,568.16)	159,323.43	1,218.15	....	....	2,444.22	....	779.77	163,765.57
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	241,604.23	(5,074.08)	236,530.15	22,206.17	....	....	1,008.01	3.00	15,542.24	275,289.57
Cody Mutual Benefit Association, Windsor	202,518.63	(12,449.31)	190,069.32	8,033.18	....	161,178.95	....	....	115.00	359,396.45
Community Credit Union, Inc., Ansonia	504,585.78	(13,325.49)	491,260.29	68,150.38	....	....	180.16	1.00	4,897.17	564,489.00
Community Service Credit Union, Inc., Groton	26,353,241.98	(57,374.05)	26,295,867.93	1,310,296.54	4,922,085.05	5,081,512.42	2,500,742.33	1,088,916.28	418,615.71	41,618,036.26
Connecticut State Emp. Credit Union, Inc., Hartford	40,792,445.46	(400,000.00)	40,392,445.46	270,297.08	965,937.01	315,877.87	9,669,500.00	751,232.48	514,808.45	52,880,098.35
Co-Operative Credit Union, Inc., West Hartford	78,464.00	....	78,464.00	15,583.85	....	16,435.39	....	2.00	....	110,485.24
Cushman Chuck Emp. Credit Union, Inc., Hartford	184,087.55	(18,905.57)	165,181.98	16,642.85	....	....	21,168.66	1.00	3,305.08	206,299.57
D.K.H. Credit Union, Inc., Putnam	413,557.55	(6,403.34)	407,154.21	12,139.02	....	....	501,777.35	979.07	4,056.82	926,106.47
D-O Credit Union, Inc., Stamford	135,053.99	....	135,053.99	2,490.29	....	95,874.76	107,540.99	2.00	3,428.87	344,390.90
Dairy Industry Credit Union, Inc., North Haven	205,993.90	(13,440.53)	192,553.37	3,175.75	....	....	167,862.04	17.00	93.56	363,701.72
Dairy Products Emp. Credit Union, Inc., Hartford	53,282.42	(1,257.24)	52,025.18	792.53	....	....	15,299.04	1.00	958.21	69,075.96
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	2,027,735.82	(6,588.35)	2,021,147.47	59,347.13	1,868.48	201,868.30	121,759.22	1,203.34	4,214.05	2,411,407.99
Danco Emp. Credit Union, Inc., Putnam	59,959.78	(504.42)	59,455.36	17,386.78	....	....	15,016.45	434.21	....	92,292.80
Davis-Standard Emp. Credit Union, Inc., Pawcatuck-	185,730.49	(3,158.33)	182,572.16	3,427.44	....	....	120,714.98	248.57	3,276.06	310,239.21
Dunham-Bush Emp. Credit Union, Inc., Elmwood	155,767.21	(10,941.84)	144,825.37	5,294.86	186.40	1,171.60	38,568.44	2,181.00	655.35	192,883.02
Dutch Point Credit Union, Inc., Wethersfield	20,661,721.43	(135,120.49)	20,526,600.94	763,101.24	....	....	14,280,668.75	848,933.37	1,062,328.78	37,481,633.08
EIS Emp. Credit Union, Inc., Middletown	399,049.86	(1,695.71)	397,354.15	32,199.15	212,159.52	....	6,035.95	280.00	4,480.24	652,509.01
East Haven Municpal Emp. Credit Union, Inc., East Haven	299,641.00	(3,350.41)	296,290.59	11,748.67	....	....	34,287.66	....	769.13	343,096.05

Enbic Co. Emp. Credit Union, Inc., Simsbury	253,070.03	(663.24)	252,406.79	19,923.02	....	35,344.86	28,848.91	4.00	3,323.65	339,851.23
First Connecticut Credit Union, Inc., Wallingford	4,725,172.18	(42,755.73)	4,682,416.45	41,852.21	....	223.97	1,990,081.59	46,275.31	96,427.83	6,857,277.36
Fluids Control Division Emp. Credit Union, Inc., Hamden	189,653.95	(457.05)	189,196.90	9,047.18	....	....	156,144.12	2.00	3,012.06	357,402.26
Food Distributors Emp. Credit Union, Inc., Cheshire	83,787.17	(525.95)	83,261.22	11,579.89	....	29.07	16,352.45	....	1,851.26	113,073.89
Fort Trumbull Credit Union, Inc., New London	2,979,639.72	(5,558.88)	2,974,080.84	379,670.66	....	3,310,017.88	1,199,894.16	66,604.89	40,358.90	7,970,627.33
G & D Emp. Credit Union, Inc., Kensington	50,332.01	(113.48)	50,218.53	11,785.89	28,291.92	....	7,131.86	1.00	1,106.55	98,535.75
H-K Associates Credit Union, Inc., Elmwood	271,300.00	(5,544.36)	265,755.64	22,022.51	....	....	193,221.74	5.00	....	481,004.89
H.S.R. Credit Union, Inc., New Haven	1,621,250.64	(11,300.82)	1,609,949.82	1,799.10	....	100,000.00	1,673,900.32	12,604.87	68,358.14	3,466,612.25
Hale Manufacturing Co. Emp. Credit Union, Inc., Ballouville	139,918.25	(1,141.54)	138,776.71	25,875.27	1,205.54	....	10,536.69	215.73	211.50	176,821.44
Hartford Courant Emp. Credit Union, Inc., Hartford	1,002,394.52	(3,249.34)	999,145.18	174,862.04	....	....	1,686,684.44	7.00	....	2,860,698.66
Hartford Hospital Emp. Credit Union, Inc., Hartford	5,489,830.27	(99,917.17)	5,389,913.10	226,444.14	....	200,000.00	1,202,236.58	581,235.09	179,843.13	7,779,672.04
Hartford Postal Emp. Credit Union, Inc., Hartford	3,184,922.94	(25,708.76)	3,159,214.18	4,889.16	1,380,422.83	....	....	....	64,024.00	4,608,550.17
Heim Emp. Credit Union, Inc., Fairfield	162,342.39	(8,462.18)	153,880.21	18,076.85	....	....	47,927.09	....	82.73	219,966.88
Heli-Coil Emp. Credit Union, Inc., Danbury	313,362.10	(2,805.66)	310,556.44	1,144.73	1,282.84	69,359.20	118,572.72	1.00	3,646.95	504,563.89
Heublein Emp. Credit Union, Inc., Hartford	1,325,941.32	(13,909.82)	1,312,031.50	42,268.19	....	100,000.00	231,467.04	2.00	....	1,685,768.73
Hi-G Emp. Credit Union, Inc., Windsor Locks	101,417.27	(1,694.71)	99,722.56	2,074.13	....	....	47,417.15	....	1,105.39	150,319.23
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	88,351.31	(1,533.42)	86,817.89	19,077.51	....	....	60,446.38	2.00	1,442.69	167,786.47
Jacobs Rubber Emp. Credit Union, Inc., Dayville	119,502.43	(1,560.00)	117,942.43	3,425.43	....	....	54,157.13	....	1,905.74	177,430.73
Jenkins Bros. Emp. Credit Union, Inc., Bridgeport	252,151.87	(6,983.57)	245,168.30	7,363.46	1,259.09	....	27,190.53	30,716.82	13,585.54	325,283.74
Jewish National Workers Mutual Benefit Assoc., West Hartford	167,959.00	(5,800.00)	162,159.00	2,190.98	....	....	9,175.18	....	4.00	173,529.16
Jordan Mutual Benefit Assoc., West Hartford	821,599.03	(107,527.53)	714,071.50	10,021.50	....	50,028.08	....	1.00	....	774,122.08
Kaman Emp. Credit Union, Inc., Bloomfield	2,320,433.20	(5,991.61)	2,314,441.59	109,764.62	80,511.56	375,262.95	1,478,626.20	....	25,970.17	4,384,577.09
Keney Mutual Benefit Assoc., Windsor	72,185.83	(1,263.56)	70,922.27	5,152.30	....	10,271.48	....	....	....	86,346.05
Kief Protective Mutual Benefit Assoc., West Hartford	1,857,878.35	(7,716.00)	1,850,162.35	40,810.34	....	128,548.24	....	3,715.72	1,413.35	2,024,650.00
Kimberly-Clark Emp. Credit Union, Inc., New Milford	572,184.51	(6,420.86)	565,763.65	81,874.86	....	99,696.28	220,972.25	3,774.84	1,430.32	973,512.20
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	86,387.97	(1,936.77)	84,451.20	16,160.48	17,552.92	....	44,618.04	5.00	1,086.19	163,873.83
Loctite Emp. Credit Union, Inc., Newington	390,020.00	(1,340.02)	388,679.98	31,056.27	....	....	122,375.94	991.22	3,352.40	546,455.81
M.S.T. Emp. Credit Union, Inc., Bridgeport	246,914.43	(481.34)	246,433.09	9,369.95	....	....	81,794.27	5.00	3,063.52	340,665.83
Manchester Memorial Hospital Credit Union, Inc., Manchester	1,515,708.09	(10,102.40)	1,505,605.69	83,045.35	493.23	....	478,409.61	121.54	14,211.63	2,081,887.05
Marlin Emp. Credit Union, Inc., North Haven	631,786.25	(15,325.05)	616,461.20	3,183.70	....	....	187,208.78	8.00	10,525.11	817,386.79
Marlin-Rockwell Emp. Credit Union, Inc., Plainville	1,306,822.73	(25,752.13)	1,281,070.60	5,191.72	51,121.13	606,252.27	732,319.78	51,195.88	36,767.97	2,763,919.35
Meriden Industrial Credit Union, Inc., Meriden	510,268.62	(5,426.82)	504,841.80	62,197.65	....	....	611,281.88	....	33,342.13	1,211,663.46
Metropolitan District Emp. Credit Union, Inc., Hartford	2,318,589.61	(22,664.47)	2,295,925.14	26,584.13	5,938.04	....	1,097,670.76	12,351.37	39,930.65	3,478,400.09
Miles Emp. Credit Union, Inc., West Haven	298,496.67	(4,284.71)	294,211.96	37,454.68	1,281.52	....	3,456.39	7.00	4,128.14	340,539.69
Milford Mutual Benefit Assoc., West Hartford	99,941.74	....	99,941.74	1,112.70	....	158.78	10,901.65	1.00	....	112,115.87
Milford Rivet Emp. Credit Union, Inc., Milford	225,682.33	(3,653.53)	222,028.80	18,942.30	....	....	40,050.25	134.80	3,281.24	284,437.39
Mossberg & Sons Emp. Credit Union, Inc., North Haven	159,075.93	(4,648.39)	154,427.54	418.70	....	....	287,088.76	662.38	2,259.95	444,857.33
N.B. Memorial Hospital Emp. Credit Union, Inc., New Britain	46,957.02	(4,062.05)	42,894.97	5,877.80	1,379.38	....	82,228.57	328.62	....	132,709.34
New Britain General Hospital Emp. Credit Union, Inc., New Britain	4,918,383.75	(21,237.78)	4,897,145.97	31,319.95	....	....	689,547.85	150,355.80	79,575.11	5,847,944.68
New Britain Municipal Emp. Credit Union, Inc., New Britain	723,110.20	(10,395.96)	712,714.24	99,055.59	....	....	239,862.17	5.00	6,951.01	1,058,588.01
New Haven Firefighters Credit Union, Inc., New Haven	1,263,004.45	(5,556.68)	1,257,447.77	21,866.86	331,151.00	....	348,860.02	3,341.03	23,844.69	1,986,511.37
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	640,071.50	(33,454.05)	606,617.45	21,618.86	12.82	131,107.23	136,850.08	10,860.13	16,583.80	923,650.37
New Haven Newspapers Emp. Credit Union, Inc., New Haven	1,288,008.73	(8,401.05)	1,279,607.68	10,957.20	....	....	281,476.48	1,335.00	1,206.85	1,574,583.21
New Haven Water Co. Emp. Credit Union, Inc., New Haven	635,598.83	(7,928.93)	627,669.90	9,751.70	....	....	55,761.27	11,793.95	4,586.09	709,562.91
New London Municipal Emp. Credit Union, Inc., New London	759,947.55	(28,000.00)	731,947.55	22,501.64	....	23,721.39	121,169.10	....	2,578.50	901,918.18
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	77,070.74	(2,004.37)	75,066.37	27,828.06	....	....	113,425.46	25.37	....	216,345.26
Northwest Emp. Credit Union, Inc., Torrington	246,743.76	(1,600.00)	245,143.76	9,611.02	....	....	3,466.47	3,824.40	1,465.57	263,511.22
Northwest Protective Association, Unionville	147,035.00	(1,132.01)	145,902.99	11,619.93	....	460.66	....	....	....	157,983.58
Norwalk Hospital Credit Union, Inc., Norwalk	926,253.23	(22,261.84)	903,991.39	250.58	....	248,263.44	600,898.05	273.73	9,061.46	1,762,738.65
Norwalk Municipal Emp. Credit Union, Inc., Norwalk	5,142,400.16	(125,734.89)	5,016,665.27	138,670.10	....	....	3,761,309.02	2,776.80	37,840.09	8,957,261.28

Table No. 38–STATEMENT OF ASSETS, DECEMBER 31, 1983–Concluded

CREDIT UNION NAME	Loans to members gross	Less allowance for loans losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Constitution State Corp. Credit Union, Inc.	Office building furniture and fixtures	Other assets	Total assets
O.Z./Gedney Emp. Credit Union, Inc., Terryville	79,604.23	(2,549.80)	77,054.43	7,455.42	....	....	56,017.50	3.00	1,068.01	141,598.36
Olin Emp. of Stamford Credit Union, Inc., Stamford	1,231,993.25	(1,771.25)	1,230,222.00	21,978.77	53,273.92	174,024.20	257,346.78	....	10,300.63	1,747,146.30
Peabody Credit Union, Inc., Stamford	107,299.46	(2,344.64)	104,954.82	28,064.35	52,641.60	....	....	3.00	1,601.32	187,265.09
Perm-O-Last Emp. Credit Union, Inc., Waterbury	227,418.32	(4,518.39)	222,899.93	16,013.48	....	....	60,978.76	372.97	2,150.14	302,415.28
Pervel-Plainfield Emp. Credit Union, Inc., Plainfield	1,427,957.67	(7,089.11)	1,420,868.56	24,663.29	2,345.84	10,000.00	128,259.62	8,471.14	978.90	1,595,587.35
Piaterer Mutual Benefit Assoc., West Hartford	36,569.00	(1,576.00)	34,993.00	3,148.79	....	9,433.22	....	....	684.42	48,259.43
Pratt-Read Emp. Credit Union, Inc., Ivoryton	129,791.05	(5,561.43)	124,229.62	7,951.30	2.26	....	1,311.97	133.93	432.58	134,061.66
Robertson Paper Box Emp. Credit Union, Inc., Montville	359,290.63	(13,190.21)	346,100.42	22,058.74	....	....	64,759.57	15.00	4,821.26	437,754.99
Royal Emp. Credit Union, Inc., Plainfield	289,182.89	(4,844.95)	284,337.94	11,967.18	....	15,000.00	236,018.00	372.00	1,226.75	548,921.87
Self Protective Mutual Benefit Assoc., Hartford	232,776.00	(10,000.00)	222,776.00	1,213.91	....	....	43,040.44	....	....	267,030.35
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	348,408.90	(7,010.46)	341,398.44	22,613.91	....	....	115,723.12	431.35	4,420.82	484,587.64
Sherwood Medical Industries Credit Union, Inc., Waterbury	590,136.70	(4,854.13)	585,282.57	2,564.49	....	....	21,032.65	710.80	4,593.56	614,184.07
SoConn Gas Emp. Credit Union, Inc., Bridgeport	561,597.47	(2,000.00)	559,597.47	22,428.76	....	....	135,941.06	1,292.10	1,989.24	721,248.63
Somers Brass Emp. Credit Union, Inc., Waterbury	127,133.65	(3,192.16)	123,941.49	12,070.55	....	....	83,349.76	....	2,005.95	221,367.75
South End Mutual Benefit Assoc., West Hartford	918,054.60	(15,546.50)	902,508.10	22,897.31	....	2,387.31	220,183.59	3.00	4,921.48	1,152,900.79
Stamford Hospital Emp. Credit Union, Inc., Stamford	737,184.29	(4,058.14)	733,126.15	37,405.21	....	88,448.07	265,786.97	1,533.85	12,819.81	1,139,120.06
Stamford Municipal Emp. Credit Union, Inc., Stamford	5,718,655.42	(118,999.78)	5,599,655.64	100,433.37	2,211.10	....	597,225.83	45,265.19	90,412.14	6,435,203.27
Stanadyne Emp. Credit Union, Inc., Hartford	1,606,721.08	(17,398.69)	1,589,322.39	191,151.76	....	....	503,422.13	755.60	18,132.93	2,302,784.81
Standard Paper Credit Union, Inc., Hartford	11,585.77	....	11,585.77	2,353.72	....	....	18,921.18	....	397.47	33,258.14
State Police Credit Union, Inc., Meriden	2,878,425.44	(12,417.02)	2,866,008.42	14,415.70	302,495.00	300,000.00	1,715,298.07	26,320.92	39,854.93	5,264,393.04
Stonington Community Credit Union, Inc., Pawcatuck	3,436,600.14	(34,963.77)	3,401,636.37	82,455.34	....	....	1,178,486.02	79,241.81	82,370.78	4,824,190.32
Superior Electric Emp. Credit Union, Inc., Bristol	1,163,654.10	(25,200.10)	1,138,454.00	19,630.53	....	500,233.33	146,453.91	....	22,751.77	1,827,523.54
TCE Credit Union, Inc., Windsor	180,916.55	(2,641.54)	178,275.01	29,593.30	....	....	108,526.02	....	1,676.57	318,070.90
Taylor & Fenn Co. Emp. Credit Union, Inc., Windsor	43,035.66	(205.27)	42,830.39	2,837.15	....	....	17,071.99	2.00	....	62,741.53
Technicraft Credit Union, Inc., Thomaston	503,352.13	(5,331.92)	498,020.21	28,620.63	4,964.83	....	160,968.96	6,201.60	....	698,776.23
Thermos Credit Union, Inc., Norwich	512,058.50	(20,482.34)	491,576.16	24,026.15	....	....	70,187.73	....	6,556.11	592,346.15
Tormanco Emp. Credit Union, Inc., Torrington	1,044,389.82	(47,336.03)	997,053.79	24,033.68	30,541.37	61,356.64	953,717.55	1,907.75	32,212.57	2,100,823.35
Torrington Co. Emp. Credit Union, Inc., Torrington	5,295,344.85	(65,183.18)	5,230,161.67	46,763.36	....	100,000.00	3,435,290.77	7,748.29	157,894.63	8,977,858.72
Trumbull Credit Union, Inc., Trumbull	332,472.10	(8,547.57)	323,924.53	71,739.88	175,938.77	110,653.80	....	1.00	....	682,257.98
Tuttle & Bailey Emp. Credit Union, Inc., New Britain	172,057.28	(9,024.19)	163,033.09	621.31	85,615.27	....	8,513.76	265.00	4,261.20	262,309.63
U.S.A. Emp. Credit Union, Inc., North Haven	36,490.87	....	36,490.87	476.29	....	....	27,351.40	....	395.66	64,714.22
U.S. Baird Emp. Credit Union, Inc., Stratford	410,814.22	(1,040.99)	409,773.23	1,619.85	....	....	163,965.83	258.84	....	575,617.75
United Credit Union of Norwalk, Inc., Norwalk	5,931,228.21	(76,238.41)	5,854,989.80	19,201.57	....	47,011.55	1,024,421.35	....	72,411.88	7,018,036.15
United Security Mutual Benefit Assoc., West Hartford	....	....	....	3,272.14	....	56,632.20	....	....	....	59,904.34
United Young Men's Hebrew Mutual Benefit Assoc., Fairfield	....	....	....	10,569.42	....	97,407.53	....	4.00	2,340.57	110,321.52
Universal Wire Division Emp. Credit Union, Inc., Clinton	31,552.85	....	31,552.85	5,098.81	....	294.15	10,804.54	....	428.03	48,178.38
University of Bridgeport Credit Union, Inc., Bridgeport	209,315.59	(3,152.94)	206,162.65	38,134.32	....	96,718.36	102,344.42	....	1,269.00	444,628.75
Veeder Root Emp. Credit Union, Inc., Hartford	308,739.12	(1,971.78)	306,767.34	3,272.76	80,049.82	500,000.00	....	....	11,175.10	901,265.02
Vendors Mutual Benefit Assoc., Unionville	92,618.00	(6,763.33)	85,854.67	7,364.11	....	8,096.38	103,251.05	....	....	204,566.21
Victory Loan Mutual Benefit Assoc., West Hartford	307,369.00	....	307,369.00	77,852.60	....	....	....	....	....	385,221.60
Viking Wire Emp. Credit Union, Inc., Danbury	203,861.33	(1,305.11)	202,556.22	8,625.02	....	356.31	112,142.35	....	4,923.21	328,603.11
W.S.R. Emp. Credit Union, Inc., Fairfield	62,918.68	(1,000.00)	61,918.68	7,514.66	70,766.90	....	....	....	192.63	140,392.87
Wallace Barnes Emp. Credit Union, Inc., Bristol	4,296,073.87	(70,049.59)	4,226,024.28	94,948.47	160,803.25	....	707,049.01	255,127.05	9,956.24	5,453,908.30
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	1,392,010.59	(16,200.08)	1,375,810.51	8,775.19	179,363.78	50,000.00	836,033.51	15,534.23	2,504.64	2,468,021.86
Walnut Mutual Benefit Assoc., Unionville	642,693.00	(15,457.06)	627,235.94	59.79	....	....	46,777.82	59.98	....	674,133.53

WAYS Emp. Credit Union, Inc., Oakville	91,695.79	(5,909.72)	85,786.07	12,109.01	....	....	26,610.76	2.00	....	124,507.84
West Hartford Credit Union, Inc., Bloomfield	2,148,467.14	(70,000.00)	2,078,467.14	14,176.38	325,032.79	....	222,629.87	2.00	47,652.01	2,687,960.19
Whitney Blake Emp. Credit Union, Inc., Hamden	182,871.51	(1,074.79)	181,796.72	435.29	....	....	112,968.83	4.00	3,143.28	298,348.12
Windsor Credit Union, Inc., West Hartford	815,355.21	(4,540.14)	810,815.07	4,106.01	....	156,013.72	40,183.73	49,657.55	3,878.79	1,064,654.87
Subtotals	**203,691,029.69**	**(2,297,214.44)**	**201,393,815.25**	**6,134,223.23**	**10,378,724.70**	**14,573,998.77**	**65,633,550.48**	**4,262,760.92**	**3,698,577.83**	**306,075,651.18**
Constitution State Corp. Credit Union, Inc., Wallingford	2,817,487.61	(383,094.21)	2,434,393.40	224,814.29	9,570,347.53	233,202,393.97	....	5,799.24	3,605,110.30	249,042,858.73
Totals	**$206,508,517.30**	**$(2,680,308.65)**	**$203,828,208.65**	**$6,359,037.52**	**$19,949,072.23**	**$247,776,392.74**	**$65,633,550.48**	**$4,268,560.16**	**$7,303,688.13**	**$555,118,509.91**

Table No. 39–STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1983

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Acme Emp. Credit Union, Inc., Dayville	$479,926.74	....	$259.18	$1,147.19	....	$25,880.99	$25,492.01	$532,706.11	261	585
Allison Emp. Credit Union, Inc., Shelton	214,220.16	....	12,111.91	186.99	....	12,278.84	7,267.37	246,065.27	70	184
American Mutual Credit Union, Inc., West Hartford	125,564.14	....	4,774.02	4,160.00	....	6,941.32	2,046.17	143,485.65	63	111
American Standard Emp. Credit Union, Inc., Wauregan	293,272.49	....	15,239.18	1,642.60	....	22,042.95	54,333.59	386,530.81	170	382
Amphenol RF Operation Emp. Credit Union, Inc., Danbury	757,451.69	....	....	1,950.69	$50,000.00	42,267.33	16,379.96	868,049.67	324	530
Amstar Corporation Emp. Credit Union, Inc., Versailles	286,747.85	....	8,626.98	1,931.38	....	23,481.44	18,173.78	338,961.43	168	325
B.M.G. Emp. Credit Union, Inc., Bridgeport	628,506.62	....	15,461.22	4,840.74	....	8,274.29	21,444.38	678,527.25	221	451
Backus Hospital Emp. Credit Union, Inc., Norwich	1,303,650.85	....	20,648.59	1,673.00	4,000.00	35,600.54	5,908.62	1,371,481.60	356	886
Barden Emp. Credit Union, Inc., Danbury	2,262,630.89	....	47,538.51	14,455.95	....	113,000.00	168,141.82	2,605,767.17	517	1,231
Bearing Workers Credit Union, Inc., New Britain	1,132,882.12	....	2,702.40	55,804.92	80,208.46	16,614.96	17,265.38	1,305,478.24	610	1,459
Beaver Brook Industrial Credit Union, Inc., Danbury	281,784.61	....	2,519.80	4,613.18	....	1,603.43	4,174.19	294,695.21	226	683
Berger Townsend West Credit Union, Inc., Orange	453,861.68	$126,738.71	6,774.56	909.02	....	36,075.43	19,799.66	644,159.06	140	468
Berol Corporation Emp. Credit Union, Inc., Danbury	545,317.87	....	8,299.42	6,896.91	5,000.00	29,541.22	94,213.15	689,268.57	330	624
Bethel Stamford Credit Union, Inc., Stamford	19,576.48	....	635.00	....	....	281.77	954.88	21,448.13	7	124
Bic Pen Emp. Credit Union, Inc., Devon	1,057,584.67	....	17,035.05	3,849.79	....	16,138.49	119,234.11	1,213,842.11	445	1,067
Bigelow Emp. Credit Union, Inc., New Haven	6,161.06	....	....	....	....	965.33	744.72	7,871.11	3	12
Brand-Rex Emp. Credit Union, Inc., Willimantic	419,767.74	....	4,811.09	1,254.46	....	8,721.56	23,516.12	458,070.97	323	675
Branford Credit Union, Inc., Branford	1,046,664.75	1,000.00	20,814.33	1,053.21	....	59,249.19	60,688.52	1,189,470.00	328	744
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bridgeport	48,819.00	....	2,378.19	19.59	....	336.57	4,820.29	56,373.64	39	112
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bridgeport	116,553.49	....	2,943.62	48.24	11,000.00	9,744.81	22,178.64	162,468.80	52	145
Bridgeport Machines Credit Union, Inc., Bridgeport	673,864.60	....	10,102.70	3,370.26	....	5,865.75	2,185.24	695,388.55	288	825
C.H.H. Credit Union, Inc., Torrington	693,291.48	....	1,665.63	2,455.58	10,000.00	32,298.12	58,328.66	798,039.47	310	1,055
Canberra Emp. Credit Union, Inc., Meriden	234,711.61	....	....	12,146.33	....	5,225.60	6,625.44	258,708.98	170	476
Carwin Emp. Credit Union, Inc., North Haven	171,144.63	....	1,735.92	91.74	....	1,943.44	704.56	175,620.29	81	233
Central Mutual Credit Union, Inc., West Hartford	115,148.22	....	5,943.50	5,676.00	....	13,069.44	1,199.78	141,036.94	42	87
Cilco Emp. Credit Union, Inc., Bridgeport	356,489.67	....	10,935.90	3,300.24	....	19,084.41	20,663.78	410,474.00	58	195
Citizens Protective Mutual Benefit Assoc., Bloomfield	127,299.02	3,000.00	6,681.74	13,494.51	3,366.40	1,186.25	8,737.65	163,765.57	62	236
Coca-Cola of Hartford Emp. Credit Union, Inc., East Hartford	244,700.33	....	3,190.81	8,262.75	....	5,036.52	14,099.16	275,289.57	116	297
Cody Mutual Benefit Association, Windsor	267,889.01	....	17,946.62	19,177.12	13,793.00	33,000.00	7,590.70	359,396.45	105	266
Community Credit Union, Inc., Ansonia	495,785.69	....	13,252.90	945.19	....	39,113.67	15,391.55	564,489.00	346	746
Community Service Credit Union, Inc., Groton	41,144,218.48	....	156,103.07	2,013,752.30	....	55,582.95	(1,751,620.54)	41,618,036.26	4,888	23,275
Connecticut State Emp. Credit Union, Inc., Hartford	49,626,842.13	....	883,029.94	50,942.71	1,092,944.68	1,225,177.79	1,161.10	52,880,098.35	16,738	36,741
Co-Operative Credit Union, Inc., West Hartford	77,268.00	....	4,222.00	7,250.27	....	11,151.75	10,593.22	110,485.24	50	86
Cushman Chuck Emp. Credit Union, Inc., Hartford	186,080.45	....	2,462.06	943.28	....	2,619.44	14,194.34	206,299.57	107	254
D.K.H. Credit Union, Inc., Putnam	893,891.60	....	....	2,000.82	....	12,876.71	17,337.34	926,106.47	235	607
D-O Credit Union, Inc., Stamford	320,501.55	....	4,946.79	1,095.54	....	10,889.02	6,958.00	344,390.90	84	388
Dairy Industry Credit Union, Inc., North Haven	329,190.61	....	5,423.26	1,469.44	....	19,915.88	7,702.53	363,701.72	77	204
Dairy Products Emp. Credit Union, Inc., Hartford	61,201.08	....	....	66.00	....	6,334.47	1,474.41	69,075.96	55	134
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	2,018,670.27	....	32,764.76	22,817.13	....	169,485.30	167,670.53	2,411,407.99	652	1,792
Danco Emp. Credit Union, Inc., Putnam	67,323.87	....	1,905.46	48.24	....	8,324.01	14,691.22	92,292.80	45	128
Davis-Standard Emp. Credit Union, Inc., Pawcatuck	250,558.66	....	2,904.37	3,009.13	....	21,156.46	32,610.59	310,239.21	139	327
Dunham-Bush Emp. Credit Union, Inc., Elmwood	161,088.46	....	1,936.00	786.48	2,000.00	8,369.51	18,702.57	192,883.02	98	290
Dutch Point Credit Union, Inc., Wethersfield	35,599,430.28	....	....	517,341.51	503,684.97	739,279.92	121,896.40	37,481,633.08	6,634	11,309
EIS Emp. Credit Union, Inc., Middletown	543,311.27	....	16,760.03	722.16	....	34,484.36	57,231.19	652,509.01	163	380
East Haven Municipal Emp. Credit Union, Inc., East Haven	299,173.12	....	....	241.11	....	24,779.38	18,902.44	343,096.05	186	395

Enbic Co. Emp. Credit Union, Inc., Simsbury	312,523.25	....	8,441.93	40.20	....	13,460.69	5,385.16	339,851.23	136	488
First Connecticut Credit Union, Inc., Wallingford	6,438,332.88	34,702.67	....	107,593.11	45,000.00	165,277.63	66,371.07	6,857,277.36	2,610	11,094
Fluids Control Division Emp. Credit Union, Inc., Hamden	312,727.28	....	1,954.63	754.19	....	14,982.34	26,983.82	357,402.26	101	226
Food Distributors Emp. Credit Union, Inc., Cheshire	107,635.66	....	....	625.37	....	2,820.47	1,992.39	113,073.89	75	206
Fort Trumbull Credit Union, Inc., New London	7,637,708.70	....	1,638.40	2,664.95	....	229,420.32	99,194.96	7,970,627.33	1,349	3,545
G & D Emp. Credit Union, Inc., Kensington	83,157.66	....	2,129.73	64.42	....	4,705.94	8,478.00	98,535.75	40	90
H-K Associates Credit Union, Inc., Elmwood	401,999.98	....	6,240.03	8.03	50,000.00	10,635.18	12,121.67	481,004.89	129	240
H.S.R. Credit Union, Inc., New Haven	3,132,009.45	....	83,672.67	9,936.02	3,503.55	107,044.98	130,445.58	3,466,612.25	738	1,960
Hale Manufacturing Co. Emp. Credit Union, Inc., Ballouville	166,007.51	....	3,000.00	2,652.90	....	2,601.69	2,559.34	176,821.44	163	543
Hartford Courant Emp. Credit Union, Inc., Hartford	2,454,502.15	....	48,839.04	690.76	16,197.64	92,885.51	247,583.56	2,860,698.66	492	1,461
Hartford Hospital Emp. Credit Union, Inc., Hartford	7,487,230.60	....	8,332.02	(2,041.47)	....	149,397.84	136,753.05	7,779,672.04	3,498	6,580
Hartford Postal Emp. Credit Union, Inc., Hartford	4,207,086.01	....	....	23,764.21	60,000.00	159,347.64	158,352.31	4,608,550.17	1,142	2,496
Heim Emp. Credit Union, Inc., Fairfield	206,590.12	....	5,920.45	....	....	2,455.80	5,000.51	219,966.88	80	289
Heli-Coil Emp. Credit Union, Inc., Danbury	414,571.03	....	12,140.52	(15,393.16)	38,000.00	38,000.00	17,245.50	504,563.89	199	365
Heublein Emp. Credit Union, Inc., Hartford	1,517,010.62	....	62,000.00	25,161.03	....	50,429.15	31,167.93	1,685,768.73	402	1,462
Hi-G Emp. Credit Union, Inc., Windsor Locks	121,531.81	....	3,992.63	885.81	400.00	10,572.27	12,936.71	150,319.23	190	489
Hitchcock Chair Emp. Credit Union, Inc., New Hartford	150,641.91	....	5,384.05	285.66	....	9,340.04	2,134.81	167,786.47	97	226
Jacobs Rubber Emp. Credit Union, Inc., Dayville	146,182.36	....	....	3,207.94	....	13,232.40	14,808.03	177,430.73	77	191
Jenkins Bros. Emp. Credit Union, Inc., Bridgeport	294,076.74	4,000.00	....	7,058.48	....	13,663.19	6,485.33	325,283.74	88	297
Jewish National Workers Mutual Benefit Assoc., West Hartford	122,858.00	....	6,913.16	11,500.00	....	14,148.31	18,109.69	173,529.16	54	129
Jordan Mutual Benefit Assoc., West Hartford	646,835.75	....	42,531.99	57,809.98	....	695.92	26,248.44	774,122.08	243	494
Kaman Emp. Credit Union, Inc., Bloomfield	3,817,466.77	....	68,710.39	19,195.42	132,848.00	172,293.33	174,063.18	4,384,577.09	1,034	2,417
Keney Mutual Benefit Assoc., Windsor	51,264.78	....	2,953.25	5,410.35	....	18,089.66	8,628.01	86,346.05	55	163
Kief Protective Mutual Benefit Assoc., West Hartford	1,591,567.79	....	97,024.78	102,000.32	....	141,462.26	92,594.85	2,024,650.00	367	729
Kimberly-Clark Emp. Credit Union, Inc., New Milford	743,606.47	....	9,048.32	2,631.57	....	74,078.52	144,147.32	973,512.20	282	934
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	149,494.37	....	3,663.59	126.18	300.00	5,539.87	4,749.82	163,873.83	83	210
Loctite Emp. Credit Union, Inc., Newington	517,017.97	....	7,804.77	1,956.49	2,000.00	9,982.96	7,693.62	546,455.81	178	412
M.S.T. Emp. Credit Union, Inc., Bridgeport	290,465.34	....	8,301.13	....	....	13,448.11	28,451.25	340,665.83	206	442
Manchester Memorial Hospital Credit Union, Inc., Manchester	1,900,763.86	....	8,627.93	2,855.51	....	71,978.64	97,661.11	2,081,887.05	696	1,761
Marlin Emp. Credit Union, Inc., North Haven	756,708.97	....	18,584.87	1,780.91	....	25,190.00	15,122.04	817,386.79	312	512
Marlin-Rockwell Emp. Credit Union, Inc., Plainville	2,296,961.28	201,000.00	45,655.61	7,075.07	100,113.04	103,449.39	9,664.96	2,763,919.35	571	1,450
Meriden Industrial Credit Union, Inc., Meriden	1,030,765.94	116,880.00	29,958.07	4,363.89	....	26,230.93	3,464.63	1,211,663.46	264	952
Metropolitan District Emp. Credit Union, Inc., Hartford	3,008,694.88	20,468.00	60,535.68	4,507.22	77,166.18	269,816.63	37,211.50	3,478,400.09	657	1,606
Miles Emp. Credit Union, Inc., West Haven	268,994.75	36,000.00	3,346.48	6,717.55	....	2,270.09	23,210.82	340,539.69	205	690
Milford Mutual Benefit Assoc., West Hartford	74,343.05	....	4,411.42	14,752.89	....	10,410.00	8,198.51	112,115.87	31	113
Milford Rivet Emp. Credit Union, Inc., Milford	250,743.46	....	3,857.92	331.10	....	5,814.95	23,689.96	284,437.39	134	280
Mossberg & Sons Emp. Credit Union, Inc., North Haven	386,192.98	....	10,508.18	1,487.62	15,782.80	12,411.03	18,474.72	444,857.33	129	287
N.B. Memorial Hospital Emp. Credit Union, Inc., New Britain	116,894.91	....	2,784.14	1,040.13	....	6,072.58	5,917.58	132,709.34	54	240
New Britain General Hospital Emp. Credit Union, Inc., New Britain	5,105,907.62	483,929.47	(3,330.45)	1,957.65	55,000.00	176,458.82	28,021.57	5,847,944.68	1,871	5,382
New Britain Municipal Emp. Credit Union, Inc., New Britain	796,024.33	....	20,000.00	29.07	50,000.00	68,371.94	124,162.67	1,058,588.01	325	715
New Haven Firefighters Credit Union, Inc., New Haven	1,576,679.19	....	85,007.77	5,044.68	5,000.00	137,646.43	177,133.30	1,986,511.37	351	878
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	810,003.31	....	....	876.02	46,318.38	50,377.86	16,074.80	923,650.37	225	648
New Haven Newspapers Emp. Credit Union, Inc., New Haven	1,404,739.93	....	22,936.90	6,240.08	....	76,519.05	64,147.25	1,574,583.21	525	968
New Haven Water Co. Emp. Credit Union, Inc., New Haven	546,176.71	....	9,450.87	574.80	....	51,031.67	102,328.86	709,562.91	183	452
New London Municipal Emp. Credit Union, Inc., New London	723,616.92	....	22,662.34	....	....	45,268.83	110,370.09	901,918.18	313	517
Nielsen Tool & Die Emp. Credit Union, Inc., Hartford	192,881.41	....	16,876.25	....	....	4,435.27	2,152.33	216,345.26	59	113
Northwest Emp. Credit Union, Inc., Torrington	256,796.55	....	....	1,194.02	....	5,315.05	205.60	263,511.22	384	1,071
Northwest Protective Association, Unionville	129,645.39	....	6,091.92	12,562.43	....	5,224.51	4,459.33	157,983.58	62	133
Norwalk Hospital Credit Union, Inc., Norwalk	1,605,807.81	....	28,999.65	17,576.34	23,116.94	78,421.23	8,816.68	1,762,738.65	578	1,414
Norwalk Municipal Emp. Credit Union, Inc., Norwalk	8,190,897.29	....	106,647.41	5,487.74	....	321,539.75	332,689.09	8,957,261.28	1,273	2,903

Table No. 39–STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DECEMBER 31, 1983–Concluded

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
O.Z./Gedney Emp. Credit Union, Inc., Terryville	130,614.47	....	4,207.40	1,320.50	....	2,362.04	3,093.95	141,598.36	68	225
Olin Emp. of Stamford Credit Union, Inc., Stamford	1,569,446.65	....	....	17,083.48	....	66,567.72	94,048.45	1,747,146.30	401	1,040
Peabody Credit Union, Inc., Stamford	163,586.31	....	....	41.89	....	13,728.08	9,908.81	187,265.09	71	189
Perm-O-Last Emp. Credit Union, Inc., Waterbury	263,749.44	....	....	885.58	2,000.00	15,552.11	20,228.15	302,415.28	130	260
Pervel-Plainfield Emp. Credit Union, Inc., Plainfield	1,422,190.89	10,000.00	22,046.54	6,201.00	2,000.00	99,616.77	33,532.15	1,595,587.35	650	1,448
Piaterer Mutual Benefit Assoc., West Hartford	37,952.00	....	1,000.00	3,015.49	....	4,685.88	1,606.06	48,259.43	25	88
Pratt-Read Emp. Credit Union, Inc., Ivoryton	118,071.47	10,500.00	3,000.00	....	....	549.02	1,941.17	134,061.66	94	284
Robertson Paper Box Emp. Credit Union, Inc., Montville	383,674.00	....	4,631.33	303.23	....	20,514.81	28,631.62	437,754.99	236	762
Royal Emp. Credit Union, Inc., Plainfield	472,452.66	16,879.07	5,891.51	2,081.63	3,805.00	12,845.06	34,966.94	548,921.87	193	433
Self Protective Mutual Benefit Assoc., Hartford	217,503.00	....	12,497.77	20,221.20	....	13,278.22	3,530.16	267,030.35	120	320
Seymour Manufacturing Emp. Credit Union, Inc., Seymour	417,599.63	....	10,570.39	4,402.43	6,187.40	39,250.79	6,577.00	484,587.64	168	292
Sherwood Medical Industries Credit Union, Inc., Waterbury	489,331.14	30,000.00	7,129.35	....	18,000.00	33,639.95	36,083.63	614,184.07	423	463
SoConn Gas Emp. Credit Union, Inc., Bridgeport	648,608.93	....	9,941.95	1,511.61	157.20	36,782.92	24,246.02	721,248.63	220	442
Somers Brass Emp. Credit Union, Inc., Waterbury	178,577.30	10,533.37	2,259.96	185.40	....	18,423.72	11,388.00	221,367.75	74	198
South End Mutual Benefit Assoc., West Hartford	977,774.31	....	49,294.37	72,763.46	....	39,554.82	13,513.83	1,152,900.79	384	649
Stamford Hospital Emp. Credit Union, Inc., Stamford	1,055,196.13	....	18,150.00	1,741.99	....	27,169.47	36,862.47	1,139,120.06	396	949
Stamford Municipal Emp. Credit Union, Inc., Stamford	5,634,977.17	....	34,241.55	112,781.22	40,000.00	275,323.88	337,879.45	6,435,203.27	1,093	2,113
Stanadyne Emp. Credit Union, Inc., Hartford	2,020,825.70	160,504.99	16,271.32	5,524.40	....	61,061.19	38,597.21	2,302,784.81	841	2,529
Standard Paper Credit Union, Inc., Hartford	21,652.02	....	....	250.44	....	1,058.49	10,297.19	33,258.14	6	121
State Police Credit Union, Inc., Meriden	4,696,466.72	....	38,269.36	5,584.24	88,8[illegible].63	237,743.78	197,510.31	5,264,393.04	1,006	2,203
Stonington Community Credit Union, Inc., Pawcatuck	4,615,660.74	....	7,259.49	169,871.67	45[illegible]	....	30,939.18	4,824,190.32	1,320	4,015
Superior Electric Emp. Credit Union, Inc., Bristol	1,626,175.68	1,353.55	....	2,194.11	13,500.[illegible]	76,761.35	107,538.85	1,827,523.54	477	1,080
TCE Credit Union, Inc., Windsor	288,865.97	....	4,627.68	851.23	....	15,281.97	8,444.05	318,070.90	169	513
Taylor & Fenn Co. Emp. Credit Union, Inc., Windsor	53,710.23	....	1,841.54	105.10	....	4,345.64	2,739.02	62,741.53	20	89
Technicraft Credit Union, Inc., Thomaston	642,664.38	....	....	2,104.30	....	19,136.82	34,870.73	698,776.23	332	385
Thermos Credit Union, Inc., Norwich	547,405.38	10,000.00	....	1,193.33	....	6,801.14	26,946.30	592,346.15	377	716
Tormanco Emp. Credit Union, Inc., Torrington	1,718,850.23	4,000.00	46,192.38	487.72	50,000.00	67,585.93	213,707.09	2,100,823.35	387	1,100
Torrington Co. Emp. Credit Union, Inc., Torrington	7,737,442.59	....	131,123.26	26,030.45	325,000.00	449,502.32	308,760.10	8,977,858.72	1,288	2,646
Trumbull Credit Union, Inc., Trumbull	614,693.04	....	8,600.00	1,553.53	....	29,551.72	27,859.69	682,257.98	236	701
Tuttle & Bailey Emp. Credit Union, Inc., New Britain	217,619.19	....	6,360.27	327.46	....	20,857.41	17,145.30	262,309.63	101	203
U.S.A. Emp. Credit Union, Inc., North Haven	57,841.27	....	1,223.94	230.37	....	2,539.81	2,878.83	64,714.22	38	82
U.S. Baird Emp. Credit Union, Inc., Stratford	481,082.94	....	7,900.43	804.40	41,299.52	39,250.53	5,279.93	575,617.75	155	309
United Credit Union of Norwalk, Inc., Norwalk	6,542,213.14	....	219.26	29,328.20	260,000.00	113,000.00	73,275.55	7,018,036.15	1,641	3,280
United Security Mutual Benefit Assoc., West Hartford	50,779.93	....	....	9,124.41	....	....	....	59,904.34	....	126
United Young Men's Hebrew Mutual Benefit Assoc., Fairfield	72,230.00	....	....	....	....	....	38,091.52	110,321.52	....	125
Universal Wire Division Emp. Credit Union, Inc., Clinton	42,804.33	....	1,660.00	274.00	....	2,555.85	884.20	48,178.38	51	97
University of Bridgeport Credit Union, Inc., Bridgeport	401,915.52	....	5,062.31	985.91	....	11,920.03	24,744.98	444,628.75	202	526
Veeder Root Emp. Credit Union, Inc., Hartford	791,580.80	....	42,269.89	870.14	....	58,536.81	8,007.38	901,265.02	306	688
Vendors Mutual Benefit Assoc., Unionville	139,932.69	....	8,837.04	9,068.10	....	13,819.24	32,909.14	204,566.21	40	135
Victory Loan Mutual Benefit Assoc., West Hartford	259,312.00	....	15,136.09	24,914.52	....	30,676.00	55,182.99	385,221.60	67	225
Viking Wire Emp. Credit Union, Inc., Danbury	283,867.92	....	4,933.81	1,368.45	12,000.00	15,289.60	11,143.33	328,603.11	86	204
W.S.R. Emp. Credit Union, Inc., Fairfield	122,603.72	....	2,092.75	....	....	11,383.05	4,313.35	140,392.87	23	66
Wallace Barnes Emp. Credit Union, Inc., Bristol	4,684,561.53	26,761.00	73,409.01	6,204.14	62,500.00	336,977.98	263,494.64	5,453,908.30	1,123	2,218
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	2,229,411.49	....	....	4,845.82	40,000.00	138,683.47	55,081.08	2,468,021.86	510	946
Walnut Mutual Benefit Assoc., Unionville	463,522.30	....	29,538.04	52,625.07	....	55,098.77	73,349.35	674,133.53	206	403

WAYS Emp. Credit Union, Inc., Oakville	106,134.23	....	3,738.46	144.72	....	6,056.10	8,434.33	124,507.84	52	147
West Hartford Credit Union, Inc., Bloomfield	2,126,091.37	....	95,000.00	165,000.00	55,000.00	200,000.00	46,868.82	2,687,960.19	874	1,341
Whitney Blake Emp. Credit Union, Inc., Hamden	278,266.32	....	3,621.91	2,400.97	....	7,369.50	6,689.42	298,348.12	98	282
Windsor Credit Union, Inc., West Hartford	762,196.18	32,671.96	47,790.83	80,591.25	....	41,022.83	100,381.82	1,064,654.87	371	1,215
Subtotals	**280,272,047.54**	**1,340,922.79**	**3,169,578.14**	**4,112,285.74**	3,517,471.03	**8,863,269.87**	**4,800,076.07**	**306,075,651.18**	**76,841**	**191,558**
Constitution State Corp. Credit Union, Inc., Wallingford	....	10,165,954.11	....	235,316,478.61*	2,435,466.42	1,088,955.42	36,004.17	249,042,858.73	54	389
Totals	**$280,272,047.54**	**$11,506,876.90**	**$3,169,578.14**	**$239,428,764.35**	**$5,952,937.45**	**$9,952,225.29**	**$4,836,080.24**	**$555,118,509.91**	**76,895**	**191,947**

*Includes $231,159,363.07 in certificate, permanent and daily savings of Constitution State Corporate Credit Union, Inc.

Table No. 40–CONSOLIDATED STATEMENT OF INCOME, EXPENSES AND DISPOSITION OF EARNINGS WITH OPERATING RATIOS, FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1983

(Amounts in thousands of dollars)	Amount	Percentage*
Gross operating income:		
Interest on loans	$25,908	75.85%
Less borrowers interest refund	(720)	(2.10%)
Interest and dividends from investments	8,219	24.06%
Other income	749	2.19%
Total gross operating income	**34,156**	**100.00%**
Operating expenses:		
Employee compensation	4,896	14.33%
Employee benefits	981	2.87%
Travel and conference	182	0.53%
Association dues	300	0.88%
Office occupancy	525	1.54%
Office operations	2,143	6.28%
Education and promotional	229	0.67%
Loan servicing and legal	155	0.45%
Professional and outside services	640	1.87%
Provision for loan losses	1,236	3.62%
Members insurance	1,613	4.72%
Operating fees	175	0.51%
Cash over and short	9	0.03%
Interest on borrowed money	141	0.41%
Annual meeting	88	0.26%
Miscellaneous operating	377	1.11%
Total operating expenses	**13,690**	**40.08%**
Net income from operations	**20,466**	**59.92%**
Non-operating gains (losses):		
Other non-operating gains (losses)	(57)	(0.17%)
Net income before dividends on deposits and transfer to reserves	**20,409**	**59.75%**
Dividends to members	18,769	54.95%
Net income after dividends	**1,640**	**4.80%**
Other additions:		
Transfer from other reserves (net)	164	0.48%
Other gains to undivided profits	63	0.18%
Other deductions:		
Transfer to statutory reserve (net)	473	1.38%
Other losses to undivided profits	110	0.32%
Total other deductions (net)	**356**	**1.04%**
Net change in undivided earnings	**$1,284**	**3.76%**
Undivided Earnings December 31, 1982	**$3,516****	....
Undivided Earnings December 31, 1983	**$4,800**	....

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

*Based on total gross operating income.

**Adjusted for 1 credit union liquidated, 6 credit unions merged and 2 credit unions converted to federal charter. Also, reflects adjustments in accounting procedures for recording 208 assistance as recommended by NCUA and AICPA.

Table No. 41–RESERVE AND ALLOWANCE FOR LOAN LOSSES FOR THE CALENDAR YEAR ENDED DECEMBER 31, 1983

(Amounts in thousands of dollars)

Reserve and allowance for loan losses, December 31, 1982	**$11,808***
Additions:	
Transferred from undivided (net)	917
From provision for loan loss expense	1,206
Recoveries on loans	437
Other recoveries	30
Total additions	**2,590**
Deductions:	
Loans charged off	1,672
Other losses and deductions	94
Total deductions	**1,766**
Net gain to reserve and allowance for loan losses	**824**
Reserve and allowance for loan losses, December 31, 1983	**$12,632**

*Adjusted for 1 credit union liquidated, 6 credit unions merged, and 2 credit unions converted to federal charter.

Table No. 42
NEW, LIQUIDATED, AND MERGED CREDIT UNIONS FOR 1983

New credit unions licensed during the 1983 calendar year. . . . . None

Credit unions liquidated during the 1983 calendar year 1

Name	Date Filed
NCSS Employees Credit Union, Inc.	June 27, 1983

Credit unions merged during the 1983 calendar year. 8

Name	Date Filed
Edgcomb-Milford Employees Credit Union, Inc. with and into Bridgeport Brass Federal Credit Union.	January 4, 1983
Wenewrock Municipal Employees Credit Union, Inc. with and into Capitol Region Federal Credit Union	January 4, 1983
Health Care Employees Federal Credit Union, Inc. with and into New Britain General Hospital Employees Credit Union, Inc.	January 18, 1983
Eagle Mutual Benefit Association with and into Windsor Credit Union, Inc.	February 23, 1983
Nestle Employees Credit Union, Inc. (New Milford, CT) with and into Nestle Employees Federal Credit Union (Freehold, NJ)	April 22, 1983
Picker Connecticut Employees Federal Credit Union with and into First Connecticut Credit Union, Inc..	November 7, 1983
Wharton Brook Credit Union, Inc. with and into Barnes Park Federal Credit Union	November 28, 1983
C.W.V. Post 1466 Credit Union, Inc. with and into Bridgeport Brass Federal Credit Union.	December 5, 1983

Credit unions converted to federal charter. 2

Name	Date of Conversion
Pfizer Employees Credit Union, Inc.	June 22, 1983
Machine, Tool and Foundry Credit Union, Inc.	September 8, 1983

As of December 1983, two-credit unions were in the process of merger.

Name

Hi-G Employees Credit Union, Inc. with and into
Wallace Barnes Employees Credit Union, Inc.
Tuttle & Bailey Employees Credit Union, Inc. with and into
Valley Teachers Federal Credit Union

Management of 17 credit unions voted to provide borrowing members with interest refunds at the 1983 year end.

Table No. 43a
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY SIZE–DECEMBER 31, 1983
(Amounts in thousands of dollars)

ASSET SIZE	Number of Credit Unions	Total Assets	Asset Percentage Distribution	Amount of Loans Outstanding Net	Shares
Less than $50,000	5	$159	0.05%	$81	$128
50,000– 99,999	8	590	0.19%	345	474
100,000– 249,999	29	4,769	1.56%	3,083	4,011
250,000– 499,999	31	10,850	3.54%	7,338	9,371
500,000– 999,999	27	19,209	6.28%	13,552	16,475
1,000,000– 1,999,999	16	22,887	7.48%	15,487	19,885
2,000,000– 4,999,999	15	45,070	14.73%	27,555	39,401
5,000,000– 9,999,999	10	70,562	23.05%	46,737	64,156
10,000,000– 19,999,999	0	0	0.00%	0	0
20,000,000– 49,999,999	2	79,100	25.84%	46,823	76,744
50,000,000– 99,999,999	1	52,880	17.28%	40,393	49,627
Total	144	$306,076	100.00%	$201,394	$280,272

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 43

SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY FIELD OF MEMBERSHIP–DECEMBER 31, 1983

(Amounts in thousands of dollars)

Type	No. of Credit Unions	Accounts		Assets		Loans Outstanding, Net		Shares	
		Number	Percentage Distribution	Amount in Thousands	Percentage Distribution	Amount in Thousands	Percentage Distribution	Amount in Thousands	Percentage Distribution
Total	144	191,558	100.00%	$306,076	100.00%	$201,394	100.00%	$280,272	100.00%
Employee Associations - Total	117	145,018	75.71	241,232	78.81	157,669	78.29	219,072	78.16
Government - Local, State, Federal	12	53,951	28.16	92,278	30.15	64,198	31.88	85,051	30.35
Education	2	3,806	1.99	7,463	2.44	6,061	3.01	6,944	2.48
Hospital	10	20,834	10.88	25,306	8.26	16,725	8.31	23,294	8.31
Manufacturing	86	49,541	25.86	68,435	22.36	43,790	21.74	59,311	21.16
Newspaper	2	2,429	1.27	4,435	1.45	2,279	1.13	3,859	1.37
Public Utility	5	14,457	7.55	43,315	14.15	24,616	12.22	40,613	14.49
Other Associations - Total	26	35,446	18.50	57,987	18.95	39,043	19.39	54,762	19.54
Community	3	28,036	14.63	47,007	15.36	30,189	14.99	46,256	16.50
Mutual Benefit Associations	21	7,174	3.75	10,902	3.56	8,819	4.38	8,437	3.01
Religious	1	124	0.06	22	0.01	2	0.00	20	0.01
Union	1	112	0.06	56	0.02	33	0.02	49	0.02
First Connecticut Credit Union, Inc.	1	11,094	5.79	6,857	2.24	4,682	2.32	6,438	2.30

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 44–ABSTRACT OF REPORTS FROM 1954-1983–(Amounts in thousands of dollars)

		ASSETS						LIABILITIES					
Year	Number of of Credit Unions	Number of members	Loans	Sav. bank deposits and sav. and loan accounts	Other investments, inc. U.S. Gov. obligations	Cash on hand and in banks	Other assets	Due share-holders	Notes payable to banks or others	Other liabilities	Reserves for losses	Un-divided earnings	**Total assets or liabilities**
1954	131	29,789	5,578	427	56	2,408	47	7,735	178	92	151	360	**8,516**
1955	141	33,613	6,991	615	68	2,154	53	8,947	193	157	202	382	**9,881**
1956	150	38,751	8,729	709	231	2,670	63	11,282	140	156	284	540	**12,402**
1957	159	44,655	10,491	1,886	385	2,330	82	13,749	158	37	367	863	**15,174**
1958	162	47,638	11,857	3,075	197	1,829	84	15,417	100	302	466	757	**17,042**
1959	163	53,974	15,053	3,376	415	2,072	102	18,894	179	422	587	936	**21,018**
1960	166	58,941	17,719	3,872	299	2,775	140	22,134	296	491	745	1,139	**24,805**
1961	167	64,531	20,593	4,855	249	2,140	143	24,847	309	650	904	1,270	**27,980**
1962	169	69,695	24,292	5,629	169	2,447	232	28,816	523	876	1,136	1,418	**32,769**
1963	175	74,231	27,066	7,082	202	3,478	239	33,629	443	908	1,406	1,681	**38,067**
1964	175	82,145	30,885	9,413	79	3,282	190	38,970	463	825	1,705	1,886	**43,849**
1965	180	88,269	34,886	11,510	139	3,386	198	44,488	447	1,001	2,067	2,116	**50,119**
1966	182	94,052	39,908	12,236	763	4,048	248	50,739	574	1,024	2,465	2,401	**57,203**
1967	189	103,204	45,987	13,296	1,715	3,894	353	57,782	590	1,393	2,885	2,595	**65,245**
1968	194	113,642	54,780	12,995	3,822	3,628	387	66,747	807	1,912	3,367	2,779	**75,612**
1969	190	122,073	65,425	6,660	8,174	4,755	436	75,649	1,505	1,377	3,911	3,008	**85,450**
1970	182	130,919	76,014	4,070	11,010	5,319	439	84,302	2,274	2,181	4,687	3,408	**96,852**
1971	179	138,873	87,328	6,736	12,037	5,982	560	97,986	2,908	2,759	5,207	3,783	**112,643**
1972	171	149,546	99,022	10,087	14,151	5,129	1,083	113,714	2,713	3,108	6,036	3,901	**129,472**
1973	173	159,090	116,185	6,187	16,465	4,312	1,955	125,423	5,220	3,660	6,589	4,212	**145,104**
1974	176	170,752	127,123	3,630	18,820	5,148	2,141	134,530	7,577	3,265	7,214	4,276	**156,862**
1975	170	177,997	135,279	3,007	23,791	5,020	2,520	149,451	5,043	6,026	7,144	1,953	**169,617**
1976	173	187,377	160,444	4,461	20,807	4,890	2,620	166,181	6,643	12,077	6,102	2,219	**193,222**
1977	173	183,451	176,481	6,323	30,908	6,509	3,802	189,747	6,251	18,830	6,861	2,334	**224,023**
1978	172	191,417	199,652	3,661	54,456	4,392	6,558	198,719	27,073	32,604	7,517	2,788	**268,719**
1979	172	197,698	203,235	3,411	68,922	5,194	5,136	199,507	28,964	46,578	7,692	3,157	**285,898**
1980	162	197,950	184,119	3,344	42,613	4,511	5,932	214,756	6,646	7,443	7,749	3,925	**240,519**
1981	162	202,325	189,753	3,122	42,761	6,546	7,130	222,317	3,505	10,101	8,592	4,797	**249,312**
1982	153	194,357	180,787	2,089	66,303	6,401	9,232	239,435	2,310	8,627	8,840	5,660	**264,812**
1983	144	191,558	201,394	9,607	80,979	6,134	7,962	280,272	1,341	10,800	8,863	4,800	**306,076**

Table No. 45–STATEMENT OF ASSETS, DECEMBER 31, 1983

NAME OF LICENSEE	Unsecured Small Loans		Secured Small Loans		Cash and due from banks	Furniture and equipment (net of reserve)	Organization expenses (net of reserve)	Deferred charges	Other assets	Total assets
	Number	Amount	Number	Amount						
Assoc.Finan.Services Co.of Conn.,Inc.,Bristol	1218	$1,709,154	6	$9,599	....	....	....	....	....	$1,718,753
Assoc.Finan.Services Co.of Conn.,Inc.,New Britain	643	904,588	[illegible]	9,719	....	....	....	....	$231,537	1.145,844
Assoc.Finan.Services Co.of Conn.,Inc.,North Haven	1,173	1,651,246	11	17.810	....	....	....	....	127,050	1,796,106
Assoc.Finan.Services Co.of Conn.,Inc.,West Haven	1,448	1,974,325	23	41,281		....	....	....	59,886	2,075,492
Avco Finan.Services of Conn.,Inc.,Bridgeport	625	847,869	10	10,629	$679	$6,441	....	....	41,045	906,663
Avco Finan.Services of Conn.,Inc.,Bristol	63	108,915	1	2,706	1,474	13,071	....	....	....	126,166
Avco Finan.Services of Conn.,Inc.,Groton	532	707,162	....	....	3,443	7,520	....	....	38,352	756,477
Avco Finan.Services of Conn.,Inc.,Hartford	1,225	1,617,720	....	....	1,150	5,571	....	....	175.399	1,799,840
Avco Finan.Services of Conn.,Inc.,Milford	645	1,021,242	8	22,741	998	16,520	....	....	8,873	1,070,374
Avco Finan.Services of Conn.,Inc.,Stamford	428	647,664	....	....	1,714	17,850	....	....	173,218	840,446
Avco Finan.Services of Conn.,Inc.,Waterbury	817	1,146,848	8	12,528	801	5,902	....	....	9,431	1,175,510
Beneficial Finance Co.of Conn.,Ansonia	719	803,491	14	32,555	106	7,325	....	$667	....	844,144
Beneficial Finance Co.of Conn.,Bridgeport	701	705,839	19	40,833	107	18,677	....	117	4,066	769,639
Beneficial Finance Co.of Conn.,Danbury	1,244	1,380,670	52	136,131	157	28,445	....	2,863	1,039	1,549,305
Beneficial Finance Co.of Conn.,East Hartford	1,135	1,317,449	35	92,685	645	8,331	$200	1.203	285,252	1,705,765
Beneficial Finance Co.of Conn.,Enfield	993	1,061,423	22	36,302	470	9,656	....	2	1,611	1,109,464
Beneficial Finance Co.of Conn.,Manchester	460	481,790	10	29,507	245	3,199	....	52	....	514,793
Beneficial Finance Co.of Conn.,Meriden	701	688,172	63	148,387	231	19,750	....	5	....	856,545
Beneficial Finance Co.of Conn.,New Britain	755	839,609	55	117,609	2,324	5,830	....	210	....	965,582
Beneficial Finance Co.of Conn.,New Haven	872	911,011	36	69,373	48	13,996	....	234	....	994,662
Beneficial Finance Co.of Conn.,New London	1,284	1,428,322	39	112,918	137	15,013	....	303	11,387	1,568,080
Beneficial Finance Co.of Conn.,Newington	297	353,658	14	31,105	258	3,880	....	....	....	388,901
Beneficial Finance Co.of Conn.,Norwalk	571	637,709	13	33,713	105	3,808	....	484	....	675,819
Beneficial Finance Co.of Conn.,Norwich	712	935,707	15	27,995	131	8,197	....	41	....	972,071
Beneficial Finance Co.of Conn.,Stamford	919	943,341	7	24,940	812	8,350	....	28	....	977,471
Beneficial Finance Co.of Conn.,Stratford	543	625,700	19	37,175	82	4,414	....	273	....	667,644
Beneficial Finance Co.of Conn.,Waterbury	1,469	1,734,707	37	78,678	462	20,716	....	365	....	1,834,928
Beneficial Finance Co.of Conn.,West Haven	660	691,054	26	60,891	198	5,208	....	1,183	....	758,534
Beneficial Finance Co.of Conn.,Willimantic	465	521,006	17	49,553	416	11,512	....	....	....	582,487
Better Loan Society	1,128	929,140	60	133,340	7,643	5,051	4,762	....	1,219,572	2,299,508
C.I.T.Financial Services,Inc.,Bloomfield	325	655,087	41	75,801	5,840	....	....	....	....	736,728
Commercial Credit Loans,Inc.,Danbury	....	....	....	....	....	....	....	....	60,492	60,492
Commercial Credit Loans,Inc.,Hartford	....	....	....	....	....	....	....	....	36,723	36,723
Commercial Credit Loans,Inc.,Waterbury	....	....	....	....	....	....	....	....	50,554	50,554
Community Finance Plan,Inc.,Wethersfield	724	767,476	30	53,540	21,234	....	....	....	77,529	919,779

Danbury Finance Company,Inc	10	4,326	....	....	54,348	988	....	....	....	59,662
Etna Loan Corporation,Bridgeport	212	69,203	....	....	14,177	1,000	....	....	....	84,380
FinanceAmerica Corporation,Waterbury	52	92,208	21	14,403	1,000	1,211	....	....	326,146	434,968
Ford Motor Credit Company, Meriden	13	22,264	32	54,246	5,998	1,151	....	579	....	84,238
Friendly Finance Company,Bridgeport	270	71,811	....	....	191	500	....	....	....	72,502
Household Finance Corp.,Bridgeport	1,822	2,874,628	143	261,764	6,876	3,665	....	....	2,178	3,149,111
Household Finance Corp.,Danbury	501	730,166	101	198,025	1,364	2,498	....	....	849	932,902
Household Finance Corp.,East Hartford	363	562,944	73	150,162	4,225	2,871	....	....	404	720,606
Household Finance Corp.,Enfield	409	642,902	71	161,697	1,438	525	....	....	644	807,206
Household Finance Corp.,Fairfield	254	402,084	44	83,704	1,988	603	....	....	379	488,758
Household Finance Corp.,Groton	622	915,777	153	290,100	2,853	1,113	....	....	761	1,210,604
Household Finance Corp.,Hamden	306	452,589	30	64,473	1,766	3,445	....	....	846	523,119
Household Finance Corp.,Hartford	638	998,352	142	264,937	1,764	899	....	....	710	1,266,662
Household Finance Corp.,Manchester	717	1,074,086	73	123,053	2,068	700	....	....	....	1,199,907
Household Finance Corp.,Meriden	787	1,172,198	101	158,014	6,038	5,918	....	....	755	1,342,923
Household Finance Corp.,Milford	1,127	1,843,983	68	165,004	2,199	2,199	....	....	1,211	2,014,596
Household Finance Corp.,New Britain	623	932,800	73	138,102	1,423	888	....	....	618	1,073,831
Household Finance Corp.,New Haven	1,152	1,663,928	148	293,372	10,487	2,150	....	....	1,392	1,971,329
Household Finance Corp.,Norwalk	812	1,144,733	82	154,987	1,246	403	....	....	1,375	1,302,744
Household Finance Corp.,Norwich	552	843,488	127	264,019	1,850	1,688	....	....	617	1,111,662
Household Finance Corp.,Putnam	482	699,895	66	121,379	1,436	1,868	....	....	899	825,477
Household Finance Corp.,Stamford	544	816,521	77	131,156	1,392	319	....	....	555	949,943
Household Finance Corp.,Torrington	696	1,132,422	65	142,398	1,186	....	....	....	724	1,276,730
Household Finance Corp.,Waterbury	1,439	2,144,374	140	286,839	1,836	2,218	....	....	1,462	2,436,729
Household Finance Corp.,Waterford	397	613,828	91	190,513	1,784	126	....	....	462	806,713
Household Finance Corp.,West Hartford	392	648,185	28	66,127	2,333	2,040	....	....	455	719,140
Norwest Financial Conn.,Inc.,New Britain	1,282	1,310,849	198	507,669	9,610	6,001	....	....	250	1,834,379
People's Loan Co.of Danielson,Inc.	846	740,120	....	....	217,606	3,920	....	....	547	962,193
Security Pacific Finance Corp.of Conn.,Ansonia	720	1,016,024	5	10,226	1,000	13,001	....	....	1,530,159	2,570,410
Security Pacific Finance Corp.of Conn.,Bristol	321	499,718	15	31,092	1,000	6,540	....	....	549,719	1,088,069
Security Pacific Finance Corp.of Conn.,Hamden	577	744,235	21	46,535	1,000	8,066	....	....	733,659	1,533,495
Security Pacific Finance Corp.of Conn.,Manchester	611	908,692	23	52,290	1,000	6,357	....	....	816,259	1,784,598
Security Pacific Finance Corp.of Conn.,Middletown	376	539,092	....	....	1,000	4,700	....	....	662,179	1,206,971
Security Pacific Finance Corp.of Conn.,Waterbury	390	630,367	3	10,247	1,000	6,640	....	....	1,038,055	1,686,309
Security Pacific Finance Corp.of Conn.,W.Htfd.	369	572,505	11	122,294	1,000	9,052	....	....	1,172,142	1,876,993
Totals	**46,178**	**$60,280,391**	**2920**	**$6,108,871**	**$419,392**	**$379,496**	**$4,962**	**$8,609**	**$9,459,427**	**$76,661,148**

Table No. 47–ANALYSIS OF SMALL LOANS MADE BY SIZE AND SECURITY

	Number	Amount	Number	Percent	Amount	Percent
Unsecured loans made:						
$ .00 to $ 600	2,625	$1,208,510				
$ 600.01 to $1,200	8,127	7,743,687				
$1,200.01 to $1,800	8,767	13,320,021				
$1,800.01 to $3,000	11,357	25,609,726				
$3,000.01 to $4,000	1,992	6,425,750				
$4,000.01 to $5,000	317	1,478,358				
Total			33,185	96.5%	$55,786,052	93.3%
Loans made secured by real estate:						
$1,800.01 to $3,000	75	134,528				
$3,000.01 to $4,000	100	215,054				
$4,000.01 to $5,000	160	374,785				
Total			335	1.0%	724,367	1.2%
Loans made secured by automobiles:						
$1,800.01 to $3,000	548	1,322,662				
$3,000.01 to $4,000	231	938,056				
$4,000.01 to $5,000	66	715,559				
Total			845	2.4%	2,976,277	5.0%
Loans made secured by other personal property:						
$ .00 to $1,800	13	16,428				
$1,800.01 to $3,000	50	124,928				
$3,000.01 to $4,000	23	77,573				
$4,000.01 to $5,000	12	57,545				
Total			98	.3%	276,474	.5%
Total small loans made			34,463	100.0%	$59,763,170	100.0%

Table No. 48–ANALYSIS OF SMALL LOANS CLASSIFIED AS TO BORROWERS

		Number	Amount
Small loans, unsecured and secured, outstanding January 1, 1983		56,808	$68,280,419
Additions:			
Small loans, unsecured and secured			
Purchased from other licensees		12,086	17,772,041
To new borrowers		8,893	13,373,027
To former borrowers		4,934	6,798,351
To present borrowers:		20,357	39,191,396
Existing balances renewed	$21,258,267		
Additional cash advanced	17,932,829		
Small loans renewed without additional cash advanced		279	400,396
Total additions		46,549	77,535,211
Deductions:			
Small loans sold to other licensees		13,945	20,371,312
Small loans renewed without additional cash advanced		279	400,396
Small loans renewed with additional cash advanced		20,357	21,258,567
Small loans charged off		2,687	2,377,566
Principal payments		16,991	36,018,527
Total deductions		54,259	80,426,368
Net addition (deduction)		(7,710)	(2,891,157)
Small loans, unsecured and secured, outstanding December 31, 1983		49,098	$66,389,262

Table No. 49–ANALYSIS OF INTEREST AND CHARGES ON SMALL LOANS

	Year Ended Dec. 31, 1983	 Dec. 31, 1982
Interest and charges collected	$14,086,855	$15,878,177
Average outstanding small loans:		
Amount	$66,450,317	$75,762,621
Number	51,125	62,067
Average monthly rate of interest and charges collected	1.77%	1.75%

Table No. 50–ANALYSIS OF CREDIT LIFE INSURANCE

INSURED LOANS MADE	
Amount of insured loans or advances made during the year	$57,804,852
Number of insured loans or advances made during the year	30,540
PREMIUMS COLLECTED	
Gross amount of premiums collected	$1,380,841
Less: Refunds of unearned premiums	408,519
Net premiums collected	$972,322
CLAIMS	
Number of claims paid	241
Amount of claims paid	$333,688

Table No. 51
REGISTRATIONS: BROKER-DEALERS, INVESTMENT ADVISERS AND AGENTS

	In Effect Dec. 31		Increase	
	1983	1982	1983	1982
Broker-Dealers	916	745	22.9%	13.2%
Agents	22,587	18,707	20.7	21.4
Investment Advisers	263	214	22.9	6.5
Investment Adviser Agents	1,095	775	41.2	20.3
Agent of Issuer	151	241	(37.3)	19.9

Table No. 52
CLASSIFICATIONS OF BROKER-DEALER REGISTRANTS

	Number		Percent	
Type of Business	1983	1982	1983	1982
General Brokerage	546	410	59.6%	55.0%
Investment Trust	20	30	2.2	4.0
Other Specialists	350	305	38.2	41.0
Totals	**916**	**745**	**100.0%**	**100.0%**

Table No. 52a
MAIN OFFICE: BROKER-DEALER AND INVESTMENT ADVISER REGISTRANTS

1983	Broker-Dealers	Investment Advisers
Alabama	1	0
Arizona	7	0
California	47	8
Colorado	25	4
Connecticut	105	97
Delaware	2	2
District of Columbia	9	0
Florida	33	4
Georgia	17	3
Hawaii	1	0
Illinois	25	2
Indiana	2	1
Iowa	3	0
Kansas	1	0
Kentucky	1	0
Louisiana	2	0
Maine	1	0
Maryland	7	2
Massachusetts	67	30
Michigan	6	0
Minnesota	14	0
Missouri	14	1
Nebraska	3	0
Nevada	1	0
New Hampshire	1	0
New Jersey	51	8
New York	348	91
North Carolina	3	0
Ohio	10	1
Oklahoma	15	0
Oregon	1	0
Pennsylvania	26	3
Rhode Island	5	0
South Carolina	1	0
Tennessee	10	0
Texas	28	2
Utah	2	0
Vermont	3	0
Virginia	7	3
Washington	4	0
Wisconsin	7	0
Bermuda	0	1
Totals	**916**	**263**

Table No. 53
TREND IN BROKER-DEALER, INVESTMENT ADVISER AND AGENTS REGISTRATIONS

Year	Broker — Dealers	Percent Increase/ Decrease	Agents	Percent Increase/ Decrease	Investment Advisers	Percent Increase/ Decrease	Investment Adviser Agents	Percent Increase/ Decrease	Agents of Issuer	Percent Increase/ Decrease
1955	251	13.1	1,177	47.3	22	29.4	13	8.3	....	....
1960	312	24.3	2,223	88.8	24	8.3	23	77.0	....	....
1965	345	10.5	3,268	47.0	42	75.0	62	169.5	....	....
1966	346	.0	3,703	13.3	47	11.9	85	37.0	....	....
1967	353	2.0	4,112	11.0	56	19.6	110	29.4	....	....
1968	390	10.5	5,159	25.7	60	7.1	125	13.6	....	....
1969	434	11.3	5,955	15.4	72	20.0	145	16.0	....	....
1970	451	3.9	6,429	9.6	81	12.5	171	17.9	....	....
1971	464	2.9	6,522	1.4	86	6.2	191	11.7	....	....
1972	499	7.5	7,305	12.0	103	19.7	226	18.3	....	....
1973	464	(7.0)	7,519	2.9	109	5.8	235	4.0	....	....
1974	463	(.2)	7,543	.3	121	11.0	288	22.6	....	....
1975	453	(2.2)	7,899	4.7	135	11.6	322	11.8	....	....
1976	476	5.1	8,926	13.0	156	15.6	355	10.2	....	....
1977	494	3.8	9,611	7.7	186	19.2	383	7.9	3	....
1978	530	7.3	10,809	12.5	199	7.0	438	14.4	22	63.3
1979	511	(3.6)	11,318	4.7	189	(5.0)	453	3.4	178	254.5
1980	575	12.5	12,962	14.5	193	2.1	495	9.3	136	74.4
1981	647	11.1	14,700	11.8	200	3.5	618	19.9	193	29.5
1982	745	13.2	18,707	21.4	214	6.5	775	20.3	241	19.9
1983	916	22.9	22,587	20.7	263	22.9	1,095	41.2	151	(37.3)

Table No. 54
ROUTINE EXAMINATIONS BROKER-DEALERS AND INVESTMENT ADVISERS

	1983	1982
Broker-Dealers	22	67
Investment Advisers	4	49

Table No. 55
REGISTRATIONS FILED AND EFFECTED OF SECURITIES, TENDER OFFERS AND BUSINESS OPPORTUNITIES

	Received		Effected	
	1983	1982	1983	1982
Securities				
Open End Management Investment Companies	288	212	222	201
Renewals	817	638	737	618
Unit Investment Trusts	711	619	594	587
Renewals	6	4	6	4
Post-Sale Registrations	17	1	17	0
All Others	2,136	878	1,470	826
Total Securities Registrations	3,975	2,352	3,046	2,236
Tender Offer Registrations	0	1	0	1
Business Opportunity Registrations	36	42	18	43
Business Opportunity Renewals	15	10	6	3

Table No. 56
ENFORCEMENT ACTIVITIES SECURITIES AND BUSINESS OPPORTUNITIES

	Securities		Business Opportunities	
	1983	1982	1983	1982
Investigations Opened	188	64	11	7
Investigations Closed	117	52	13	6
Complaints Processed	231	113	4	24
Cease and Desist Orders Issued	7	9	5	1
Show Cause Orders Issued	17	21	1	0
Revocations Orders Issued – Broker-Dealer	0	3	...	...
Denial Orders Issued – Broker-Dealer	0	1	...	...
Subpeonas Issued	11	17	2	1
Referrals for Criminal Action	1	1	0	0

Table No. 57
INTERPRETIVE OPINIONS AND EXEMPTION ACKNOWLEDGEMENTS ISSUED BY COUNSEL: SECURITIES AND BUSINESS OPPORTUNITIES

	1983	1982
Securities	3,159	1,956
Business Opportunities	41	28

NATIONAL BANKS IN CONNECTICUT
BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1983
NATIONAL BANKS ARE UNDER THE SUPERVISION OF THE COMPTROLLER OF THE CURRENCY, WASHINGTON, D.C.

(Information was furnished by the Banks to the Department of Banking)

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
American National Bank 2992 Dixwell Avenue Hamden 06518	7	Cromwell Cromwell Office 77 Berlin Road	$158,363
		Hamden Acme Office 1225 Dixwell Avenue	
		Quinnipiac Office Quinnipiac College Mt. Carmel Avenue	
		Meriden Meriden Office 88 State Street	
		Middlefield Middlefield Office 4 Main Street	
		Wallingford Wallingford Office 98 Hartford Turnpike	
		West Haven West Haven Office 100 Elm Street	
Canaan National Bank Main Street, North Canaan 06018	..	....	24,625
Citizens National Bank 182 Main Street Putnam 06260	2	Thompson North Grosvenordale Office Route 12 (North Grosvenordale)	32,805
		Woodstock Woodstock Office Route 171	
Citizens National Bank of Fairfield 1835 Black Rock Turnpike Fairfield 06430	1	Fairfield Fairfield Center Office 1326 Post Road	38,397
Citizens National Bank of Southington 781 Main Street Plantsville 06479	2	Southington Columbus Avenue Office Corner Columbus Avenue and Liberty Street	59,662
		Queen Street Office 359 Queen Street	
Connecticut Bank and Trust Company, NA One Constitution Plaza Hartford 06115	144	Ansonia Ansonia Mall Office Main and Tremont Streets	5,789,622
		Avon Avon Office 392 West Main Street	
		Bethany Bethany Office 667 Amity Road	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Bethlehem Bethlehem Office Corner of Main Street Route 61 and Sunny Ridge Road	
		Bloomfield Bloomfield Office 836 Park Avenue	
		Branford Branford Office Branhaven Plaza 1081 West Main Street	
		Bridgeport Bayview Office 123 Boston Avenue	
		Black Rock Office 2834 Fairfield Avenue	
		Commerce Park Office 4707 Main Street	
		Golden Hill Street Office 1189 Main Street	
		Bridgeport Executive Tower 10 Middle Street	
		Stratford Line Office 2165 Boston Avenue	
		Bristol Bristol Centre Mall Office North Main Street	
		Bristol North Side Office 53 North Street	
		Bristol Plaza Office 641 Farmington Avenue	
		Brookfield Brookfield Office 154 Federal Road	
		Brooklyn Brooklyn Office Route 6	
		Clinton Clinton Main Office 1 West Main Street	
		Clinton East Office 110 East Main Street	
		Clinton West Main Office 88 West Main Street	
		Coventry Coventry Office Route 44A and 31	
		Cromwell Cromwell Office 526 Main Street	
		Danbury Danbury Main Office 342 Main Street	
		East Danbury Office Route 6-Berkshire Shopping Center	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Mill Plain Office Kenosia Avenue and Mill Plain Road	
		Plumtrees Plaza Office 61 Newtown Road	
		Darien Darien Plaza Office CBT Plaza	
		Deep River Deep River Office 151 Main Street	
		Durham Durham Office 160 Main Street	
		East Haddam East Haddam Office Main Street	
		East Hampton East Hampton Office Nine East High Street	
		East Hartford East Hartford Office 805 Main Street	
		Ellington Road Office 303 Ellington Road	
		Founders Plaza Office 111 Founders Plaza	
		East Haven Foxon Office 845 Foxon Road	
		East Lyme Niantic Office 21 Pennsylvania Avenue (Niantic)	
		Enfield Enfield Office 900 Enfield Street	
		Essex Centerbrook Office Main Street (Centerbrook)	
		Fairfield Fairfield Office 2115 Black Rock Turnpike	
		Kings Highway Office 1100 Kings Highway East	
		Southport Office 411 Old Post Road (Southport)	
		Greenwich Byram Office 30 South Water Street (Byram)	
		Cos Cob Office 162 Post Road (Cos Cob)	
		Greenwich Executive Office 240 Greenwich Avenue	
		Mason Street Office 103 Mason Street	

Table No. 46–STATEMENT OF LIABILITIES, DECEMBER 31, 1983

NAME OF LICENSEE	Accounts and notes payable	Other liabilities	Reserve for bad debts	Other Reserves	Capital stock	Surplus	Net worth	Total liabilities and capital
Assoc.Finan.Services Co.of Conn.,Inc.,Bristol. . . .	$1.032,204	. . . .	$51,563	. . . .	$25,000	$609,986	. . . .	$1,718,753
Assoc.Finan.Services Co.of Conn.,Inc.,New Britain	1.202,237	. . . .	34,375	. . . .	. . . .	(90,768)	. . . .	1,145,844
Assoc.Finan.Services Co.of Conn.,Inc.,North Haven	1,916,983	. . . .	53,883	. . . .	. . . .	(174,760)	. . . .	1,796,106
Assoc.Finan.Services Co.of Conn.,Inc.,West Haven .	2,330,949	$19	62,265	. . . .	. . . .	(317,741)	. . . .	2,075,492
Avco Finan.Services of Conn.,Inc.,Bridgeport. . . .	870,147	6,234	30,282	. . . .	. . . .	. . . .	. . . .	906,663
Avco Finan.Services of Conn.,Inc.,Bristol	119,284	3,590	3,292	. . . .	. . . .	. . . .	. . . .	126,166
Avco Finan.Services of Conn.,Inc.,Groton.	729,473	2,587	24,417	. . . .	. . . .	. . . .	. . . .	756,477
Avco Finan.Services of Conn.,Inc.,Hartford	1,484,284	6,592	56,511	$13,194	50,000	189,259	. . . .	1,799,840
Avco Finan.Services of Conn.,Inc.,Milford.	1,028,207	6,337	35,830	. . . .	. . . .	. . . .	. . . .	1,070,374
Avco Finan.Services of Conn.,Inc.,Stamford	813,157	5,129	22,160	. . . .	. . . .	. . . .	. . . .	840,446
Avco Finan.Services of Conn.,Inc.,Waterbury	1,127,500	7,344	40,666	. . . .	. . . .	. . . .	. . . .	1,175,510
Beneficial Finance Co.of Conn.,Ansonia	764,515	4,983	74,646	. . . .	. . . .	. . . .	. . . .	844,144
Beneficial Finance Co.of Conn.,Bridgeport	715,285	2,257	52,097	. . . .	. . . .	. . . .	. . . .	769,639
Beneficial Finance Co.of Conn.,Danbury	1,509,005	4,217	36,083	. . . .	. . . .	. . . .	. . . .	1,549,305
Beneficial Finance Co.of Conn.,East Hartford. . . .	(375,835)	24,934	11,446	. . . .	100,000	1,945,220	. . . .	1,705,765
Beneficial Finance Co.of Conn.,Enfield	1,052,644	3,906	52,914	. . . .	. . . .	. . . .	. . . .	1,109,464
Beneficial Finance Co.of Conn.,Manchester	479,737	873	34,183	. . . .	. . . .	. . . .	. . . .	514,793
Beneficial Finance Co.of Conn.,Meriden	797,063	2,439	57,043	. . . .	. . . .	. . . .	. . . .	856,545
Beneficial Finance Co.of Conn.,New Britain.	844,223	2,096	119,263	. . . .	. . . .	. . . .	. . . .	965,582
Beneficial Finance Co.of Conn.,New Haven	925,021	2,709	66,932	. . . .	. . . .	. . . .	. . . .	994,662
Beneficial Finance Co.of Conn.,New London	1,404,882	3,339	159,859	. . . .	. . . .	. . . .	. . . .	1,568,080
Beneficial Finance Co.of Conn.,Newington	383,391	2,704	2,806	. . . .	. . . .	. . . .	. . . .	388,901
Beneficial Finance Co.of Conn.,Norwalk.	602,076	4,102	69,641	. . . .	. . . .	. . . .	. . . .	675,819
Beneficial Finance Co.of Conn.,Norwich.	847,570	2,008	122,493	. . . .	. . . .	. . . .	. . . .	972,071
Beneficial Finance Co.of Conn.,Stamford	915,232	2,040	60,199	. . . .	. . . .	. . . .	. . . .	977,471
Beneficial Finance Co.of Conn.,Stratford	617,672	2,642	47,330	. . . .	. . . .	. . . .	. . . .	667,644
Beneficial Finance Co.of Conn.,Waterbury	1,701,797	6,090	127,041	. . . .	. . . .	. . . .	. . . .	1,834,928
Beneficial Finance Co.of Conn.,West Haven	726,363	2,866	29,305	. . . .	. . . .	. . . .	. . . .	758,534
Beneficial Finance Co.of Conn.,Willimantic	538,722	1,866	41,899	. . . .	. . . .	. . . .	. . . .	582,487
Better Loan Society	2,192,307	5,066	. . . .	(1,037)	35,000	68,172	. . . .	2,299,508
C.I.T.Financial Services,Inc.,Bloomfield	718,683	542	17,503	. . . .	. . . .	. . . .	. . . .	736,728
Commercial Credit Loans,Inc.,Danbury	. . . .	3,755	24,826	72,992	. . . .	(41,081)	. . . .	60,492
Commercial Credit Loans,Inc.,Hartford	. . . .	. . . .	13,666	48,242	. . . .	(25,185)	. . . .	36,723
Commercial Credit Loans,Inc.,Waterbury	. . . .	. . . .	23,088	61,848	. . . .	(34,382)	. . . .	50,554
Community Finance Plan,Inc.,Wethersfield	840,871	3,701	40,209	. . . .	25,000	9,998	. . . .	919,779

Danbury Finance Company,Inc.	11,074	401	....	....	40,500	7,687	....	59,662
Etna Loan Corporation,Bridgeport	199,262	76	....	....	5,000	(119,958)	....	84,380
FinanceAmerica Corporation,Waterbury	70	....	7,137	36,491	200,000	191,270	....	434,968
Ford Motor Credit Company,Meriden	82,134	....	2,104	....	....	....	....	84,238
Friendly Finance Company,Bridgeport	92,975	....	....	....	25,000	(45,473)	....	72,502
Household Finance Corp.,Bridgeport	3,149,111	....	....	....	....	....	....	3,149,111
Household Finance Corp.,Danbury	932,902	....	....	....	....	....	....	932,902
Household Finance Corp.,East Hartford	720,606	....	....	....	....	....	....	720,060
Household Finance Corp.,Enfield	807,206	....	....	....	....	....	....	807,206
Household Finance Corp.,Fairfield	488,758	....	....	....	....	....	....	488,758
Household Finance Corp.,Groton	1,210,604	....	....	....	....	....	....	1,210,604
Household Finance Corp.,Hamden	523,119	....	....	....	....	....	....	523,119
Household Finance Corp.,Hartford	1,266,662	....	....	....	....	....	....	1,266,662
Household Finance Corp.,Manchester	1,199,907	....	....	....	....	....	....	1,199,907
Household Finance Corp.,Meriden	1,342,923	....	....	....	....	....	....	1,342,923
Household Finance Corp.,Milford	2,014,596	....	....	....	....	....	....	2,014,596
Household Finance Corp.,New Britain	1,073,831	....	....	....	....	....	....	1,073,831
Household Finance Corp.,New Haven	1,971,329	....	....	....	....	....	....	1,971,329
Household Finance Corp.,Norwalk	1,302,744	....	....	....	....	....	....	1,302,744
Household Finance Corp.,Norwich	1,111,662	....	....	....	....	....	....	1,111,662
Household Finance Corp.,Putnam	825,477	....	....	....	....	....	....	825,477
Household Finance Corp.,Stamford	949,943	....	....	....	....	....	....	949,943
Household Finance Corp.,Torrington	1,276,730	....	....	....	....	....	....	1,276,730
Household Finance Corp.,Waterbury	2,436,729	....	....	....	....	....	....	2,436,729
Household Finance Corp.,Waterford	806,713	....	....	....	....	....	....	806,713
Household Finance Corp.,West Hartford	719,140	....	....	....	....	....	....	719,140
Norwest Financial Conn.,Inc.,New Britain	1,632,964	....	41,462	....	25,000	134,953	....	1,834,379
People's Loan Co.of Danielson,Inc.	99,000	979	....	1,284	42,875	818,055	....	962,193
Security Pacific Finance Corp.of Conn.,Ansonia	2,408,360	10	80,694	1,084	....	80,262	....	2,570,410
Security Pacific Finance Corp.of Conn.,Bristol	1,057,277	21	35,549	681	....	(5,459)	....	1,088,069
Security Pacific Finance Corp.of Conn.,Hamden	1,490,365	15	51,215	959	....	(9,059)	....	1,533,495
Security Pacific Finance Corp.of Conn.,Manchester	1,669,839	479	60,671	761	....	52,848	....	1,784,598
Security Pacific Finance Corp.of Conn.,Middletown	1,147,350	....	39,307	545	....	19,769	....	1,206,971
Security Pacific Finance Corp.of Conn.,Waterbury	1,612,400	75	52,146	645	....	21,043	....	1,686,309
Security Pacific Finance Corp.of Conn.,W.Htfd.	1,778,615	33	55,291	687	....	42,367	....	1,876,993
Totals	**$70,268,026**	**$129,056**	**$2,125,292**	**$238,376**	**$573,375**	**$3,327,023**	....	**$76,661,148**

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Old Greenwich Office 206 Sound Beach Avenue (Old Greenwich)	
		Groton Groton Office 738 Long Hill Road	
		Guilford Guilford Office 1001 Boston Post Road	
		Haddam Higganum Office Route 81 Killingworth Road (Higganum)	
		Hamden Hamden Office 1699 Whitney Avenue	
		Hartford Asylum Avenue Office 1075 Asylum Avenue	
		Asylum Hill Office 100 Farmington Avenue	
		Blue Hills Avenue Office 701 Blue Hills Avenue	
		Capitol Office 414 Asylum Avenue	
		Main Street Office 760 Main Street	
		New Britain Avenue Office 401 New Britain Avenue	
		Park Street Office 174 Washington Street	
		Pearl Street Office 111 Pearl Street	
		Terry Square Office 2775 Main Street	
		West End Office 560 Farmington Avenue	
		Killingly Danielson Office 177 Main Street (Danielson)	
		Killingworth Killingworth Office 301 Route 81	
		Madison Madison Office 250 Samson Rock Drive	
		Madison West Office Route 79 and Bradley Road	
		Manchester Main Office 893 Main Street	
		Manchester North Main Office 14 North Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Manchester Parkade Office 354½ Middle Turnpike, West	
		Mansfield	
		Mansfield Office 574 Middle Turnpike	
		University of Connecticut Office 1232 Storrs Road (Storrs)	
		Meriden	
		Meriden East Main Office 50 East Main Street	
		Meriden Square Office 470 Lewis Avenue	
		Middletown	
		Middletown Office 267 Main Street	
		Washington Plaza Office 875 Washington Plaza	
		Milford	
		Milford East Office 531 New Haven Avenue	
		Milford Post Road Office 15 Turnpike Square	
		Monroe	
		Monroe Office 601 Main Street - Route 25	
		Naugatuck	
		Naugatuck Office 59 Rubber Avenue	
		New Canaan	
		New Canaan Main Office 94 Elm Street	
		New Haven	
		Chapel Square Office 900 Chapel Street	
		Church Street Office 263 Church Street	
		Columbus Plaza Office One Columbus Plaza	
		Whalley Avenue Office 299 Whalley Avenue	
		New London	
		Union-New London Office One Union Plaza	
		New Milford	
		New Milford Office King's Plaza - Route 7	
		Newington	
		Newington Office 1220 Main Street	
		North Branford	
		North Branford Office North Branford Road and Route 139	
		Northford Office Routes 17 and 22 (Northford)	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Norwalk Norwalk Belden Avenue Office 11 Belden Avenue	
		West Norwalk Office 500 Connecticut Avenue	
		Westport Plaza Office 604 Westport Avenue	
		Norwich Norwichtown Office 71 Town Street	
		Norwich-Thames Plaza Office 1 Thames Plaza	
		Norwich-West Side Office 457 West Main Street	
		Old Saybrook Old Saybrook Office 723 Boston Post Road	
		Orange Orange Office 285 Boston Post Road	
		Plainfield Moosup Office 28 Main Street (Moosup)	
		Plainfield Office 50 Railroad Avenue	
		Plainville Plainville Office 296 East New Britain Avenue	
		Ridgefield Fox Hill Office Routes 7 and 35	
		Ridgefield Main Office 455 Main Street	
		Ridgefield Office 90 Danbury Road	
		Rocky Hill Rocky Hill Office 10 Cold Spring Road	
		Shelton Far Mill River Office 675 Bridgeport Avenue	
		Somers Somers Office Main Street	
		Southington Milldale Office Old Turnpike Road and Meriden-Waterbury Road (Milldale)	
		Plantsville Office 9 West Main Street (Plantsville)	
		Queen Street Office 788 Queen Street	
		Southington Main Office 22 Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Stafford Stafford Springs Office Main Street	
		Stamford Glenbrook Office 37 Church Street (Glenbrook)	
		Landmark Square Office Four Landmark Square	
		Newfield Office 583 Newfield Avenue (Newfield)	
		North Stamford Office 1037 High Ridge Road	
		South Stamford Office 411 Canal Street	
		Stamford Executive Office One Atlantic Street	
		Summer Street Office 1961 Summer Street	
		Tresser Boulevard Office 286 Tresser Boulevard	
		West Stamford Office 383 West Main Street	
		Stratford Paradise Green Office 3585 Main Street	
		Torrington Torrington Office 112 South Main Street	
		Trumbull Trumbull Office 17 Church Hill Road	
		Vernon Rockville Office 42 East Main Street (Rockville)	
		Wallingford Wallingford Office 100 Center Street	
		Wallingford Plaza Office South Broad Street - Route 5	
		Waterford Waterford Office 157 Boston Post Road	
		Watertown Watertown Office Ten Acre Shopping Mall	
		Westbrook Westbrook Office 1238 Boston Post Road	
		West Hartford Bishops Corner Office 774 North Main Street	
		Elmwood Office 1161 New Britain Avenue	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Prospect Plaza Office 20 Kane Street	
		University of Hartford Office 200 Bloomfield Avenue	
		West Hartford Office Four North Main Street	
		West Haven West Haven Office 420 Campbell Avenue	
		Westport Greens Farms Office 1260 Post Road	
		Market Place Office 125 Main Street	
		Westbank Office 221 Post Road West	
		Westport Executive Office 244 Post Road East	
		Wethersfield Wethersfield Office 600 Silas Deane Highway	
		Wilton Georgetown Office 941 Danbury Road	
		Wilton Gateway Center Office Gateway Shopping Center - Route 7	
		Windham Willimantic Office 799 Main Street (Willimantic)	
		Windsor Windsor Office 208 Broad Street	
		Winchester Winsted Office 44 Elm Street (Winsted)	
		Bahamas Bahamas Office ℅ Bank of New Providence Trust Company, Ltd. 7 Norfolk House Frederick Street Nassau, Bahamas	
Connecticut National Bank 777 Main Street Hartford 06115	120	Ansonia Ansonia Office 382 Main Street	4,574,761
		Avon Avon Office 255 West Main Street	
		Bethel Bethel Office 31 Grassy Plain Street	
		Stony Hill Office Route 6 & Hawleyville Road	
		Bloomfield Bloomfield Office 333 Cottage Grove Road	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Bridgeport Black Rock Office 2525 Fairfield Avenue	
		Boston Avenue Office 2091 Boston Avenue	ate 139
		Clinton Avenue Office 440 Clinton Avenue	
		East Main Office 975 East Main Street	
		Main Street Office 888 Main Street	
		Newfield Office 1194 Stratford Avenue	
		Nob Hill Office 505 Broadbridge Avenue	
		North End Office 2500 Main Street	
		South End Office 215 Warren Street	
		Bristol Bristol Office 761 Pine Street (Forestville)	
		Brookfield Brookfield Office 785 Federal Road	
		Colchester Colchester Office 6 South Main Street	
		Danbury Candlewood Office 93 Federal Road	
		Danbury Office 161 Main Street	
		Danbury Central Office 343 Main Street	
		Darien Darien Office 1899 Post Road	
		East Hartford East Hartford-Burnside Office 580 Burnside Avenue	
		East Hartford Office 1085 Main Street	
		Silver Lane Office 794 Silver Lane	
		East Lyme Niantic Office 25 Pennsylvania Avenue (Niantic)	
		Essex Essex Office 15 Main Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Fairfield	
		Fairfield Office 1366 Post Road	
		Greenfield Hill Office 1960 Bronson Road	
		Southport Office 3695 Post Road (Southport)	
		Stratfield Office 136 Fairfield Woods Road	
		Tunxis Hill Office 303 Tunxis Hill Cut Off	
		Farmington	
		Farmington Loehmann's Plaza Office 230 Farmington Avenue	
		Farmington Village Office High Street	
		Groton	
		Groton Office 971 Poquonock Road	
		Mystic River Office 154 West Main Street (Mystic)	
		U.S. Submarine Base Office U.S. Navy Submarine Base	
		Hamden	
		Mt. Carmel Office 3030 Whitney Avenue	
		Hartford	
		Civic Center Office One Civic Center Plaza	
		Connecticut River Office 10 Central Row	
		Farmington Avenue Office 70 Farmington Avenue	
		Jefferson Street Medical Building Office 85 Jefferson Street	
		Northwest Office 410 Homestead Avenue	
		State Capitol Office 60 Washington Street	
		State Street Office One State Street	
		Unity Plaza Office 273 Barbour Street	
		Wethersfield Avenue Office 655 Wethersfield Avenue	
		Harwinton	
		Harwinton Office Litchfield Road	
		Ledyard	
		Ledyard Office Route 12 (Gales Ferry)	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Manchester First Manchester Office 595 Main Street	
		Manchester Green Office 621 Middle Turnpike East	
		Middle Turnpike Office 320 Middle Turnpike West	
		North Manchester Office 220 North Main Street	
		Middletown Middletown Central Office 363 Main Street	
		South Green Drive-in Office 55 DeKoven Drive	
		Washington Street Office 827 Washington Street	
		Milford Milford Office 295 Boston Post Road	
		Monroe Monroe Office 461 Monroe Turnpike	
		Stepney Office Route 25 - Main Street (Stepney)	
		Montville Montville Office Route 12 (Uncasville)	
		New Canaan New Canaan Office 1278 Elm Street	
		New Fairfield New Fairfield Office Routes 37 and 39	
		New Haven Amity Office 100 Amity Road	
		Park Street Office 130 Park Street	
		Temple Street Office 144 Temple Street	
		New London Commerce Office 250 Captain's Walk	
		New London City Office 260 U.S. Route 1	
		New Milford New Milford Office 50 Bridge Street	
		Newington Newington Plaza Office 3180 Berlin Turnpike	
		Newtown Newtown Office 6 Queen Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Norwalk Norwalk Office 184 Main Street	
		South Norwalk Office 99 Washington Street (South Norwalk)	
		West Norwalk Office 147 Connecticut Avenue	
		Norwich Norwichtown Office 115 West Town Street	
		Uncas-Merchants Office 161 Water Street	
		Old Saybrook Old Saybrook Office 107 Main Street	
		Orange Orange Office 445 Boston Post Road	
		Plainfield Central Village Office Route 12 (Central Village)	
		Prospect Prospect Office Waterbury & Prospect Road	
		Putnam Putnam Office 211 Kennedy Drive	
		Ridgefield Ridgefield Office 66 Danbury Road	
		Roxbury Roxbury Office Route 67	
		Shelton Huntington Office 5 Huntington Plaza (Huntington)	
		Shelton Office 487 Howe Avenue	
		Trap Falls Office One Trap Falls Road	
		Southbury Southbury Office 12 Main Street	
		Stamford Fairlawn Office 1110 East Main Street	
		High Ridge Road 1081 High Ridge Road	
		Landmark Square Office One Landmark Square	
		Parkway Office 1060 Long Ridge Road	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Springdale Office 1042 Hope Street	
		Stamford Central Office 999 Bedford Street	
		Stamford Square Office 3001 Summer Street	
		Washington Plaza Office 1357 Washington Boulevard	
		West Side Office 414 West Main Street	
		Stonington Mystic Autobank 4 Williams Avenue	
		Stonington Office Cannon Square	
		Stratford Shakespeare Office 1344 Main Street	
		Stratford Office 2944 Main Street	
		Thompson North Grosvenordale Office Grove Street (North Grosvenordale)	
		Torrington Torringford Office 1196 Prospect Street	
		Torrington Office 236 Prospect Street	
		Torrington Parkade Office 474 Winsted Road	
		Trumbull Madison Avenue Office 4180 Madison Avenue	
		Trumbull Office White Plains Road	
		Waterbury Chase and Cooke Street Office Chase and Cooke Streets	
		Frost and Meriden Office Frost and Meriden Roads	
		Mattatuck Office 49 Leavenworth Street	
		Towne Plot Office 299 Fairfield Avenue	
		Waterford Waterford Office 32 Boston Post Road	
		Watertown Oakville Office 461 Main Street (Oakville)	
		West Hartford Bishop's Corner Office 2523 Albany Avenue	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Elmwood Office 1114 New Britain Avenue (Elmwood)	
		West Hartford Center Office 65 LaSalle Road	
		West Haven West Haven Office 689 Campbell Avenue	
		Westport Westport Office 126 Post Road	
		Wethersfield Silas Deane Office 1039 Silas Deane Highway	
		Winchester Winsted Office 286 Main Street (Winsted)	
		Windsor Bradley-Windsor Office 2133 Poquonock Avenue	
		Windsor Center Office 270 Broad Street	
		Grand Cayman Island Offshore Office Georgetown	
First National Bank-CT 137 Hazard Avenue Enfield 06082	2	Enfield Enfield Street Office 410 Enfield Street	30,564
		Hazardville Office 231 Hazard Avenue	
First National Bank of Litchfield North Street Litchfield 06759	2	Washington Marble Dale Office Route 202 (Marble Dale)	64,087
		Washington Depot Office Bryan Plaza (Washington Depot)	
First National Bank of Suffield 30 Bridge Street Suffield 06078	1	Suffield West Suffield Office 25 Babb's Road	31,357
National Industrial Bank of Connecticut 37 Colony Street Meriden 06453	1	Meriden Village Office 1090 Hanover Road (South Meriden)	13,357
National Iron Bank Main Street Falls Village 06031	2	Cornwall Cornwall Bridge Office Route 4 (Cornwall Bridge)	26,722
		Norfolk Norfolk Office John Curtis Road	
New Britain National Bank 51 West Main Street New Britain 06051	7	Berlin Berlin Office 525 New Britain Road (Kensington)	186,346
		Ferndale Plaza Office Chamberlain Highway and High Road (Kensington)	
		New Britain Farmington Avenue Office 643 Farmington Avenue	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Newington Avenue Office 234 Newington Avenue	
		West End Office 330 West Main Street	
		Plainville Plainville Office 111 Whiting Street	
		West Hartford Corbins Corner Office 1507 New Britain Avenue	
Northern Connecticut National Bank 101 Turnpike Road Windsor Locks 06096	8	East Granby East Granby Office 4 Rainbow Road	81,070
		East Windsor Warehouse Point Office 89 Bridge Street (Warehouse Point)	
		Ellington Ellington Office 20 Church Street	
		Enfield Elm Street Office 109 Elm Street	
		Enfield Center Office 29 North Main Street	
		Pleasant Street Office 10 Pleasant Street	
		Windsor Locks Bradley Airport Office Bradley International Airport Terminal	
		Dexter Plaza Office Dexter Plaza Main Street	

Total 14 National Banks . . . . . . 299 Branches **Total Assets $11,111,738**

FEDERAL SAVINGS AND LOAN ASSOCIATIONS IN CONNECTICUT
BRANCH OFFICES AND TOTAL ASSETS, DECEMBER 31, 1983

FEDERAL SAVINGS AND LOAN ASSOCIATIONS ARE UNDER THE SUPERVISION OF THE FEDERAL HOME LOAN BANK SYSTEM, WASHINGTON, D.C.

(Information was furnished by the Associations to the Department of Banking)

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
Bristol Federal Savings Bank 222 Main Street Bristol 06010	3	Bristol Hub 6 Plaza Office 99 Farmington Avenue Woolco Plaza Office 1235 Farmington Avenue Plymouth Terryville Office 201 Main Street (Terryville)	$131,049
Community Federal Savings and Loan Association 1100 Main Street Bridgeport 06604	1	Bridgeport North End Office 3745 Madison Avenue	48,104
Constitution Federal Savings and Loan Association 46 Atlantic Street Stamford 06901	6	Darien Darien Office 1089 Post Road New Canaan New Canaan Office 11 South Avenue Ridgefield Ridgefield Office 107 Danbury Road Stamford Glenbrook Office 489 Hope Street High Ridge Office 949 High Ridge Road West Side Office 56 West Broad Street	163,301
County Federal Savings and Loan Association of Westport 147 Main Street Westport 06990	11	Fairfield Fairfield Office 580 Post Road Norwalk South Norwalk Office 20 Washington Street (South Norwalk) Strawberry Hill Office 384 Westport Avenue Stamford Cove Office 820 Cove Road High Ridge Office 838 High Ridge Road Springdale Office 1066 Hope Street	197,551

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		West Stamford Office 389 West Main Street	
		Stratford Stratford Office 3272 Main Street	
		Trumbull Trumbull Office Trumbull Shopping Park 5065 Main Street	
		Westport Greens Farms Office 1090 Post Road East (Greens Farms)	
		Wilton Wilton Office 10 Center Street	
Danielson Federal Savings and Loan Association 142 Main Street Danielson 06239	1	Killingly Satelite Office Routes 101 and 12 (Dayville)	116,831
Enfield Federal Savings and Loan Association 660 Enfield Street Enfield 06082	3	Enfield Hazardville Office 268 Hazard Avenue	63,629
		State Line Plaza Office Elm Street	
		Suffield Suffield Office 123 Suffield Village	
Federal Savings Bank 94 West Main Street New Britain 06050	3	New Britain Plaza Office 707 Farmington Avenue	120,001
		Newington Newington Office 1120 Main Street	
		Plainville Plainville Office 63 East Main Street	
Fidelity Federal Savings and Loan Association 209 Orange Street New Haven 06510	4	East Haven East Haven Office 205 Main Street	85,005
		Hamden Dixwell Avenue Office 2845 Dixwell Avenue	
		Milford Milford Office 123 Cherry Street	
		West Haven West Haven Office 636 Campbell Avenue	
First Federal Bank of CT 80 Elm Street New Haven 06510	18	Branford Branford Office 1 South Main Street	802,802
		Bridgeport Black Rock Office 2861 Fairfield Avenue	
		Bridgeport Office 1020 Broad Street	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31. 1983
		Cheshire Cheshire Office 922 South Main Street	
		Derby Derby Office 630 New Haven Avenue - Route 34	
		East Haven East Haven Office 260 Main Street	
		Fairfield Fairfield Office 1177 Post Road	
		Turnpike Office 1919 Black Rock Turnpike	
		Hamden Centerville Office 2290 Whitney Avenue	
		Dixwell-Circular Office 5 Helen Street	
		Whitneyville Office 1227 Whitney Avenue	
		Milford Milford Center Office 100 Broad Street	
		Woodmont Office 314 Merwin Avenue	
		New Haven Church Street Office 10 Church Street	
		Westville Office 894 Whalley Avenue	
		North Haven North Haven Office 70 Washington Avenue	
		Orange Orange Office 247 Boston Post Road	
		West Haven West Haven Office 584 Campbell Avenue	
First Federal Savings and Loan Association of East Hartford 1137 Main Street East Hartford 06108	7	East Hartford Homemakers Office 842 Silver Lane	240,714
		Glastonbury Glastonbury Office 2510 Main Street	
		South Glastonbury Office 879 Main Street	
		Manchester Manchester Office 344 Middle Turnpike West	
		South Windsor South Windsor Office 481 Buckland Road	
		Vernon Rockville Office Two Park Place (Rockville)	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Vernon Circle Office Tri-City Plaza	
First Federal Savings and Loan Association of Madison 256 Samson Rock Drive Madison 06443	5	Clinton Clinton Office 16 West Main Street Durham Durham Office 167 Main Street Guilford Guilford Office 849 Boston Post Road Old Lyme Old Lyme Office 83 Halls Road Westbrook Westbrook Office 1187 Boston Post Road	158,901
First Federal Savings Bank 622 West Avenue Norwalk 06850	4	Brookfield Brookfield Office Candlewood Lake Road Norwalk East Norwalk Office 65 Van Zant Street (East Norwalk) Westport Avenue Office 94 Westport Avenue Wilton Wilton Office 3 Danbury Road	159,094
First Federal Savings and Loan Association of Torrington 50 Litchfield Street Torrington 06790	3	Canton Canton Office Canton Village Shopping Center Route 44 Litchfield Litchfield Office West Street Torrington "Top of the Hill" Office 1180 East Main Street	145,550
First Federal Savings and Loan Association of Waterbury First Federal Plaza Waterbury 06720	5	Southbury Southbury Shopping Plaza Office New Haven Road Waterbury Naugatuck Valley Mall Office 920-6 Wolcott Street Reidville Drive Office 364 Reidville Drive Waterbury Plaza Office 5 Wigwam Avenue Watertown Watertown Office 656 Main Street	358,589
Greenwich Federal Savings and Loan Association 28 Havemeyer Place Greenwich 06830	4	Greenwich Byram Office 21 North Water Street (Byram) Cos Cob Office 401 Post Road (Cos Cob)	177,939

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		Glenville Office 220 Glenville Road	
		Old Greenwich Office 260 Sound Beach Avenue (Old Greenwich)	
Guardian Federal Savings and Loan Association 4425 Main Street Bridgeport 06608	..		2,549
Jefferson Federal Savings and Loan Association One West Main Street Meriden 06450	11	Cheshire Cheshire Office 218 Maple Avenue	389,602
		Cromwell Cromwell Office 534 Main Street	
		East Hampton East Hampton Office 2 West High Street	
		Meriden East Side Office 852 East Main Street	
		South Meriden Office 100 Main Street	
		Middletown Middletown Office 15 Ward Street	
		Milford Milford Office 1349 Boston Post Road	
		New Haven Bella Vista Office 1321 Eastern Street	
		Southington Southington Office Queen Street, Route 10	
		Wallingford Wallingford Office 64 South Main Street	
		Yalesville Office 65 North Turnpike Road	
New London Federal Savings and Loan Association 15 Masonic Street New London 06320	8	East Lyme Flanders Office Flanders Plaza Chesterfield Road	176,912
		Niantic Office 233 Main Street (Niantic)	
		Essex Centerbrook Office 63 Main Street (Centerbrook)	
		Groton Groton City Office 349 Mitchell Street	
		Groton Town Office 799 Long Hill Road	
		Mystic Office Broadway and East Main Street (Mystic)	

Name and location of main office	Number of branches	Location of branches	Total assets (000) Dec. 31, 1983
		New London Ocean Avenue Office 458 Ocean Avenue	
		Waterford Waterford Office Boston Post Road at Clark Lane	
Northeast Savings, F.A. 50 State Street Hartford 06103	14	Bloomfield Bloomfield Office 18 Wintonbury Mall	423,221
		Copaco Center Office Cottage Grove Road	
(Only branches located in State of Connecticut listed)		East Hartford Charter Oak Mall Office 940 Silver Lane	
		Farmington Farmington Office 222 Main Street	
		West Farms Mall Office 240 West Farms Mall	
		Glastonbury Griswold Mall Office 2846 Main Street	
		Hartford Park Street Office 617 Park Street	
		Manchester Manchester Parkade Office 324 Broad Street	
		Simsbury Farmington Valley Mall Route 44 and 167	
		Simsbury Office 744 Hopmeadow Street	
		Stafford Stafford Springs Office 2 East Main Street (Stafford Springs)	
		West Hartford Elmwood Office 1105 New Britain Avenue (Elmwood)	
		West Hartford Office 966 Farmington Avenue	
		Wethersfield Wethersfield Office 46 Wells Road	
Nutmeg Federal Savings and Loan Association North Street Shopping Center Danbury 06810	..		23,948
Windsor Federal Savings and Loan Association 250 Broad Street Windsor 06095	3	Granby Granby Office 1 Bank Street	56,694
		Windsor Poquonock Office 1771 Poquonock Avenue (Poquonock)	
		Wilson Office 258 Windsor Avenue (Wilson)	

Total 21 Associations. . . . . . . .114 Branches **Total Assets $4,041,986**

DIRECTORY
BRANCH OFFICES
State Banks and Trust Companies

Name and location of main office	Number of branches	Location of branches
Amity Bank 128 Amity Road Woodbridge 06525	1	Branford Branford Office 620 West Main Street
Bank of New Haven 209 Church Street New Haven 06510	2	New Haven Annex Office 430 Forbes Avenue Whalley-Norton Office 395 Whalley Avenue
Bank of Stamford 45 Prospect Street Stamford 06904	..	
Chester Bank Chester 06412	2	Chester Water Street Office 20 Water Street East Haddam Nathan Hale Office Nathan Hale Shopping Center William & Palmer Road & Route 149 (Moodus)
Citizens Bank and Trust Company of Glastonbury 211 New London Turnpike Glastonbury 06033	5	Columbia Columbia Office Route 66 Glastonbury Hebron Avenue Office 669 Hebron Avenue South Glastonbury Office 865 Main Street (South Glastonbury) Hebron Hebron Office Route 66 Marlborough Marlborough Office Route 66
Citytrust 961 Main Street Bridgeport 06602	31	Bethel Bethel Office 146 Greenwood Avenue Bridgeport East Side Office 1071 East Main Street North End Office 2093 Main Street West Side Office 1460 State Street Brookfield Brookfield Office 802 Federal Road

Name and location of main office	Number of branches	Location of branches
		Cheshire Cheshire Office 975 South Main Street
		Danbury Danbury Office 234 Main Street
		Drive-up Office Shelter Rock Road
		Stony Hill Office Route 6 and Payne Road
		Darien Darien Office 454 Boston Post Road and Old King's Highway, North
		Fairfield Fairfield Office 1401 Post Road
		Fairfield Woods Office 2272 Black Rock Turnpike
		Greenfield Hill Office 161 Hillside Road
		Greenwich Cos Cob Office Mill Pond Village 211 East Putnam Avenue (Cos Cob)
		Middlebury Middlebury Office 403 Middlebury Road
		Milford Milford Office 370 Boston Post Road
		Monroe Monroe Office 456 Monroe Turnpike
		Naugatuck Naugatuck Office 198 Meadow Street
		Newtown Newtown Office Church Hill and Commerce Roads
		Norwalk South Norwalk Office 50 Washington Street (South Norwalk)
		Ridgefield Ridgefield Office 125 Danbury Road
		Shelton Shelton Square Office 860 Bridgeport Avenue
		Stratford Paradise Green Office 3226 Main Street
		Stratford Trust Office 2366 Main Street

Name and location of main office	Number of branches	Location of branches
		Trumbull Trumbull Office Town Hall Shopping Plaza Quality Street
		Waterbury Drive-up Office 1100 South Main Street Lakewood-Wolcott Office 1030 Wolcott Street at Lakewood Road Waterbury National Office 195 Grand Street Waterbury Plaza Office 252 Chase Avenue
		Watertown Watertown Office 712 Main Street
		Wilton Wilton Office 34 Danbury Road
Colonial Bank 81 West Main Street Waterbury 06720	63	Branford Branford Office 325 East Main Street
		Bridgewater Bridgewater Office Main Street
		Bristol Bristol Office 538 Middle Street
		Brookfield Brookfield Office Route 7
		Cheshire Cheshire Office 185 Highland Avenue
		Derby Derby Office 1 Thompson Place
		East Hartford East Hartford Office 403 Main Street
		East Haven East Haven Office 320 Main Street
		Farmington The Exchange Office 270 Farmington Avenue Unionville Office 2 South Main Street (Unionville)
		Guilford Guilford Office 1069 Boston Post Road
		Hamden Hamden Office 2340 Dixwell Avenue

Name and location of main office	Number of branches	Location of branches
		State Street Office 1946 State Street
		Hartford Goodwin Park Office 2039 Broad Street
		Hartford Central Office 200 Trumbull Street
		Main Street Office 915 Main Street
		Pearl Street Office 90 Pearl Street
		Kent Kent Office Main Street
		Meriden Meriden East Office 652 East Main Street
		Meriden Mall Office 30 East Main Street
		Middlebury Middlebury Office 503 Middlebury Road
		Milford Milford Office 68 South Broad Street
		Naugatuck Naugatuck Office 275 Church Street
		New Haven Church Street Office 135 Church Street
		College Plaza Office 35 College Street
		Fair Haven Office 215 Grand Avenue
		Westville Office 838 Whalley Avenue
		Whitney Avenue Office 107 Whitney Avenue
		Wooster Square Office 673 Chapel Street
		New Milford Candlewood Valley Office 2 Colonial Plaza
		Green Drive-In Office 49 Main Street
		New Milford Central Office 23 Main Street
		Newington Newington Office 260 Hartford Avenue

Name and location of main office	Number of branches	Location of branches

Newtown
Newtown Office
79 South Main Street

North Haven
North Haven Office
91 Washington Avenue

Plainville
East Street Office
48 East Street

New Britain Avenue Office
167 New Britain Avenue

West Main Street Office
62 West Main Street

Sharon
Sharon Office
Gay Street

Southbury
Heritage Village Office
Poverty Road

Southbury Plaza Office
1 New Haven Road

Thomaston
Thomaston Office
155 Main Street

Torrington
Torrington East Office
1313 East Main Street

Torrington Central Office
61 Main Street

Torrington North Office
401 Main Street

Trumbull
Trumbull Office
955 White Plains Road

Wallingford
Wallingford North Office
938 North Colony Road

Waterbury
Colonial Plaza Office
95 Thomaston Avenue

East End Office
64 Store Avenue

Jefferson Square Office
1 Jefferson Square

Naugatuck Valley Mall Office
920 Wolcott Street

North Square Office
232 North Elm Street

Scott Road Office
2586 East Main Street

Watertown
Watertown Plaza Office
1171 Main Street

Name and location of main office	Number of branches	Location of branches
		West Hartford New Park Avenue Office 440 New Park Avenue
		West Hartford Center Office 55 South Main Street
		West Haven Baybrook Office 20 Ocean Avenue
		Orange Avenue Office 1150 Orange Avenue
		West Haven Office 531 Campbell Avenue
		Wethersfield Wethersfield Office 150 Silas Deane Highway
		Wolcott Wolcott Office 675 Wolcott Road
		Woodbury Woodbury Office 238 Main Street
		Cayman Island Cayman Island Office P.O. Box 500 Grand Cayman Island Cayman Island, BWI
Connecticut Women's Bank 100 Mason Street Greenwich 06830	1	Greenwich West Putnam Office 271 West Putnam Avenue
Fidelity Trust Company 129 Atlantic Street Stamford 06904	8	Darien Darien Office 777 Post Road
		Stamford Bull's Head Office Junction High Ridge and Long Ridge Roads
		East Main Street Office 799 Main Street
		Motor Bank Office 5 Cold Spring Road
		Prospect-Grove Office 116 Prospect Street
		Springdale Office 898 Hope Street
		Summer-North Street 911 Summer Street
		Turn of River Office 891 High Ridge Road
First Bank One Church Street New Haven 06510	32	Branford Branford Office 119 Montowese Street
		Derby Derby Office Pershing Drive

Name and location of main office | **Number of branches** | **Location of branches**

East Haven
East Haven Office
170 Main Street

East Lyme
East Lyme Office
125 Boston Post Road

Groton
Groton Office
816 Long Hill Road

Guilford
Guilford Office
916 Boston Post Road

Hamden
Hamden Office
2305 Whitney Avenue

Hartford
Brainard Park
165 Brainard Road

Financial Plaza Office
One Financial Plaza

Franklin Avenue Office
632 Franklin Avenue

South Green Office
157 Main Street

Milford
Devon Office
205 Bridgeport Avenue (Devon)

Milford Office
21 Broad Street

Post Center Office
1201 Boston Post Road

New Haven
Broadway Office
88 Broadway

Dixwell Plaza Office
224 Dixwell Avenue

East Street Office
320 East Street

Edgewood Park Office
105 Derby Avenue

Long Wharf Office
250 Sargent Drive

Orange Street Office
175 Orange Street

Upper Church Office
215 Church Street

Yale-New Haven Hospital Office
789 Howard Avenue

North Haven
North Haven Office
35 Washington Avenue

State Street Office
377 State Street

Name and location of main office	Number of branches	Location of branches
		Orange Orange Office 7 Old Tavern Road
		Wallingford Wallingford Office 950 North Colony Road
		Waterford Waterford Office 68 Boston Post Road
		West Hartford Farmington Avenue Office 1245 Farmington Avenue Park Road Office 91 Park Road
		West Haven Allingtown Office 138 Orange Avenue (Allingtown) West Haven Office 597 Campbell Avenue
		Westbrook Westbrook Office Boston Post Road
Glastonbury Bank and Trust Company 2461 Main Street Glastonbury 06033	6	Colchester Colchester Office 16 Norwich Avenue
		East Hartford East Hartford Office 29 Main Street
		Glastonbury Eastern Boulevard Office 63 Eastern Boulevard Hebron Avenue Office 730 Hebron Avenue
		Portland Portland Office 255 Main Street
		Rocky Hill Silas Deane Office 38 Town Line Road
Home Bank and Trust Company 400 East Main Street Meriden 06450	9	Cheshire Cheshire Office 28 South Main Street North Cheshire Office 1289 Milldale Road
		Meriden Downtown Office 16 Colony Street West Side Office 540 West Main Street
		Middletown Middletown Office 111 Washington Street
		Norwich Norwich Office 725 Boswell Avenue

Name and location of main office	Number of branches	Location of branches
		Prospect Prospect Office Route 69, Waterbury-Prospect Road
		Rocky Hill Rocky Hill Office 1813 Silas Deane Highway
		Wallingford Wallingford Office 123 Quinnipiac Street
Housatonic Bank and Trust Company Division Street Ansonia 06401	..	
Independent Bank and Trust Company 676 Main Street Willimantic 06226	9	Killingly Danielson Office 884 Main Street (Danielson)
		Killingly Office Routes 12, 101, and 52 (Dayville)
		Mansfield Eastbrook Mall Office 95 Storrs Road
		Mansfield Office 650 Middle Turnpike
		Storrs Office Dog Lane (Storrs)
		Norwich Franklin Square Office 196 Main Street
		Norwichtown Office 204 Sturtevant Street
		West Main Street Office 590 West Main Street
		Windham Plaza Office 1589 West Main Street (Willimantic)
Jewett City Trust Company 28 Main Street Jewett City 06351	..	
Lafayette Bank and Trust Company 345 State Street Bridgeport 06601	7	Bridgeport Barnum Avenue Office 1640 Barnum Avenue
		Crossroads Mall Drive Up 365 Broad Street
		Crossroads Mall Office 303 State Street -
		North End Office 975 Madison Avenue
		West End Office 1705 Fairfield Avenue
		Fairfield Fairfield Office 1643 Post Road
		Trumbull Trumbull Office Trumbull Shopping Park

Name and location of main office	Number of branches	Location of branches
Manchester State Bank 1041-1043 Main Street Manchester 06040	1	Manchester K-Mart Plaza Office 205 Spencer Street (inside Edwards Food Warehouse)
Merchants Bank and Trust Company 59 Wall Street Norwalk 06852	4	Danbury Danbury Office 108 Mill Plain Road
		Norwalk East Norwalk Office One Cemetery Road (East Norwalk)
		Motor Bank Isaac-Leonard Streets
		Westport Avenue Office 299 Westport Avenue
Meriden Trust and Safe-Deposit Company 14 West Main Street Meriden 06450	2	Meriden East Main Office 1295 East Main Street
		Harbor Brook Office 100 Hanover Street
New Britain Bank and Trust Company 235 Main Street New Britain 06050	6	Berlin Berlin Office 40 Webster Square Road
		New Britain East End Office Newington Avenue and Charles Street
		Newbrite Plaza Office 202 East Main Street
		West Main Office 741 West Main Street
		Newington Newington Office 112 Market Square
		Rocky Hill Rocky Hill Office 2270 Silas Deane Highway
New Canaan Bank and Trust Company Elm Street New Canaan 06840	. .	
New England Bank and Trust Company 9 Hazard Avenue Enfield 06082	3	East Windsor East Windsor Office 2 North Road (Warehouse Point)
		Ellington Ellington Office 4 West Road
		Somers Somers Office Route 190-Main Street
New Milford Bank and Trust Company 55 Main Street New Milford 06776	2	Kent Kent Office Main Street (Route 7)
		New Milford South Seven Office 186 Danbury Road
North American Bank and Trust Company 1131-1151 Stratford Avenue Stratford 06497	8	Bristol Bristol Office 888 Farmington Avenue

Name and location of main office	Number of branches	Location of branches
		Monroe Grand Union Shopping Plaza Office Route 111
		Stratford Oronoque Office 4949 North Main Street Stratford Avenue Office 1151 Stratford Avenue
		Waterbury Meadow Street Drive-in Office 281 Meadow Street Waterbury Office 132 Grand Street
		Wolcott Wolcott Office 1776 Meriden Road Wolcott Road Office 710 Wolcott Road
Putnam Trust Company of Greenwich 10 Mason Street Greenwich 06831	5	Greenwich Banksville Office 1073 North Street Glenville Office Glen Plaza Shopping Center (Glenville) Greenwich Avenue Office 197 Greenwich Avenue Riverside Office Thruway Shopping Center (Riverside) Riverside Operations Office 1150 East Putnam Avenue (Riverside) West Putnam Avenue Office 500 West Putnam Avenue
Salisbury Bank and Trust Company Main Street Lakeville 06039	2	Salisbury Salisbury Office Main Street
		Sharon Sharon Office Low Road
Security Bank and Trust Company 44 Jerome Avenue Bloomfield 06002	2	West Hartford Bishop's Corner Office 322 North Main Street Channel Plaza Office 132 Shield Street (Elmwood)
Seymour Trust Company 115 Main Street Seymour 06483	1	Oxford Oxford Office 256 Oxford Road
Simsbury Bank and Trust Company 760 Hopmeadow Street Simsbury 06070	5	Avon Avon Office 310 West Main Street
		Canton Canton Office Route 44
		East Granby East Granby Office 58 Rainbow Road

Name and location of main office	Number of branches	Location of branches
		Granby Granby Office 25 East Granby Road
		Simsbury West Simsbury Office 244 Farms Village Road (West Simsbury)
South Windsor Bank and Trust Company 1033 John Fitch Boulevard South Windsor 06074	4	East Windsor East Windsor Office Bassdale Shopping Plaza North Road
		Ellington Ellington Office Five-Corners Plaza Windsorville Road
		South Windsor Wapping Office Sullivan Avenue Shopping Center 959 Sullivan Avenue
		Vernon Vernon Office 30 Hartford Turnpike
Terryville Trust Company 128 Main Street Terryville 06786	4	Bristol Hub 6 Plaza Office 99 Farmington Avenue
		Middle Street Office 10 Ronzo Road
		Plymouth Petit's Plaza Office 217 Main Street (Terryville)
		Thomaston Thomaston Office 495 South Main Street
Union Trust Company 300 Main Street Stamford 06901	59	Ansonia Ansonia Office 357 Main Street
		Bethel Bethel Office 159 Greenwood Avenue
		Branford Branford Office Laurel and Main Streets
		Bridgeport Bridgeport Office 180 Fairfield Avenue
		North Bridgeport Office 4637 Main Street
		Danbury Airport Office Sugar Hollow Road
		Commerce Park Office Route 6 and Eagle Road
		Danbury Office 210 Main Street
		Hayestown Office Danbury Shopping Center

Name and location of main office | **Number of branches** | **Location of branches**

Mill Plain Office
Mill Plain Road

North Gate Office
Federal and I-84

Darien
Darien Office
950 Post Road

Goodwives Plaza Office
Goodwives Shopping Plaza

Noroton Heights Office
310 Heights Road (Noroton Heights)

Derby
Derby Office
Route 34

Greenwich
Glenville Office
Glenville Road (Glenville)

Greenwich Office
One Lafayette Place

Greenwich Plaza Office
Greenwich Railroad Station

Old Greenwich Office
190 South Beach Avenue (Old Greenwich)

Groton
Groton Office
Caldor Shopping Center
Kings Highway

Hamden
Hamden Office
1220 Dixwell Avenue

Hamden Plaza Office
Plaza Shopping Center
2100 Dixwell Avenue

Madison
Madison Office
600 Boston Post Road

Milford
Milford Office
215 Cherry Street

New Canaan
New Canaan Office
87 Main Street

Park Street Drive-In Office
95 Park Street

South Main Street Office
152 South Main Street

New Haven
Amity Office
71 Amity Road-Route 63

George Street
270 George Street

New Haven Executive Office
Corner Church and Elm Streets

Name and location of main office	Number of branches	Location of branches
		New London Friendship Office 227 Willetts Avenue
		Winthrop Office Mariner Square
		New Milford New Milford Office 189 Danbury Road
		Newtown Newtown Office 7 Queen Street
		North Haven North Haven Office 555 Washington Avenue
		Norwalk Norwalk Office 637 West Avenue
		Post Road Office Post Road and Richards Avenue
		Old Saybrook Old Saybrook Office Route 1 and Elm Street
		Redding Georgetown-Redding Office Old Mill Road (Georgetown)
		Ridgefield North Ridgefield Office 50 Danbury Road
		Ridgefield Office 368 Main Street
		Southbury Southbury Office Main Street and Union Square
		Stamford Champion Plaza Office Tresser Boulevard and Atlantic Street
		Elm Street Office 597 Elm Street
		Glenbrook Office Hope Street (Glenbrook)
		High Ridge Office High Ridge and Buxtum Farms Roads
		Ridgeway Office Ridgeway Shopping Center
		Summer Street Office 600 Summer Street
		Washington Boulevard Office 868 Washington Boulevard
		West Main Street Office 1990 West Main Street
		Stonington Olde Mystic Village Office (Mystic)

Name and location of main office	Number of branches	Location of branches
		Trumbull Trumbull Office Hawley Lane Shopping Center
		Wallingford North Colony Office 670 North Colony Road
		Wallingford Office 86 North Main Street
		West Haven West Haven Office 369 Main Street
		Westport Westport Office 48 Post Road East
		Wilton South Wilton Office 4 Danbury Road (South Wilton)
		Wilton Office Wilton Center
		Bahamas 50 Shirley Street P.O. Box 100 Nassau, Bahamas
United Bank and Trust Company 101 Pearl Street Hartford 06103	20	Bristol Bristol Office 200 Main Street
		Farmington Avenue Office 1232 Farmington Avenue
		Forestville Office 26 East Main Street (Forestville)
		Prospect Street Office 36 Prospect Street
		East Hartford East Hartford Office 577 Burnside Avenue
		East Windsor East Windsor Office Main Street (Broad Brook)
		Essex Essex Office 20 Main Street
		Hartford Albany Avenue Office 919 Albany Avenue
		Maple Avenue Office 790 Maple Avenue
		Plaza Office One American Row
		Middletown Middletown Office 524 South Main Street
		New Hartford New Hartford Office Main Street

Name and location of main office	Number of branches	Location of branches
		Old Lyme Old Lyme Office Boston Post Road
		Portland Portland Office 269 Main Street
		Vernon Dart Hill Office 555 Talcotville Road Northeast Office Lafayette Square-Route 30 (Rockville) Vernon Circle Office Route 83
		West Hartford Bishop's Corner Office 2481 Albany Avenue West Hartford Office 125 LaSalle Road
		Windsor Windsor Office 494 Windsor Avenue
Valley Bank and Trust Company 189 State Street Bridgeport 06604	4	Bridgeport Brooklawn Office 630 Brooklawn Avenue Staples Office 189 State Street
		Shelton Huntington Office Huntington Plaza Shelton Executive Office 100 Center Street
Village Bank and Trust Company 25 Prospect Street Ridgefield 06877	. .	
Westport Bank and Trust Company 87 East State Street Westport 06881	5	Redding Georgetown Office 60 Redding Road (Georgetown)
		Weston Weston Office Weston Shopping Center
		Westport Drive-In 100 Post Road East Greens Farms Office 1111 Post Road East Saugatuck Office Franklin and Charles Streets
Windsor Bank and Trust Company Old Windsor Mall Windsor 06095	1	Windsor Poquonock Office 2100 Poquonock Avenue

Total domestic branches 313
Total foreign branches 2

DIRECTORY
BRANCH OFFICES
Savings Banks

Name and location of main office	Number of branches	Location of branches
American Savings Bank 178 Main Street New Britain 06050	12	Avon Avon Office Old Farms Center Route 44
		Glastonbury Glastonbury Office Glen Lochen Development
		Killingworth Killingworth Office Route 81 and Greenhill Road
		Mansfield Mansfield Office Eastbrook Mall
		New Britain Allen Plaza Office 252 Allen Street
		Brittany West Office Hartford Road
		West Main Office 655 West Main Street
		Newington Newington Office 1133 Main Street
		Plainville Plainville Office 121 East Main Street
		Simsbury Simsbury Office Drake Hill Mall 720 Hopmeadow Street
		West Hartford West Hartford Office South Main and Sedgwick Road
		Wethersfield Wethersfield Office 25 Wells Road
The Bank Mart 948 Main Street Bridgeport 06604	11	Bridgeport Beardsley Park Office 2574 East Main Street
		Madison Avenue Office 880 Madison Avenue
		Fairfield Black Rock Turnpike Office 1997 Black Rock Turnpike
		Circle Plaza Office 1240 Kings Highway Cutoff
		Greenwich Cos Cob Office Mill Pond Village 211 East Putnam Avenue (Cos Cob)

Name and location of main office	Number of branches	Location of branches
		Greenwich Greenwich Office 125 Greenwich Avenue
		Monroe Monroe Office 590 Main Street
		Shelton Huntington Office 28 Huntington Street (Huntington)
		Stratford Oronoque Office 7365 Main Street Paradise Green Office 3621 Main Street Stratford Dock Office Dock Shopping Center 955 Ferry Boulevard
		Trumbull Trumbull Office Westfield, Trumbull Shopping Park 5065 Main Street
The Banking Center 60 North Main Street Waterbury 06720	17	Bethel Bethel Office 2 Stoney Hill Road Bethel Center Office 98 Greenwood Avenue
		Bethlehem Bethlehem Office Main Street
		Brookfield Brookfield Office 247 Federal Road
		Cheshire Cheshire Office 311 Highland Avenue
		Prospect Prospect Office Prospect Road-Route 69
		Southbury Southbury Office 3-C Village Green Heritage Village
		Waterbury Colonial Plaza Office Thomaston Avenue Shopping Plaza Hopeville Office 100 Piedmont Street Mill Plain Office 281 Meriden Road Town Plot Office 761 Highland Avenue Valley Mall Office 800 Wolcott Street Waterbury Plaza Office 224 Chase Avenue

Name and location of main office	Number of branches	Location of branches
		Watertown Oakville Office 423 Main Street (Oakville)
		Straits Turnpike Office 628 Straits Turnpike
		Wolcott Wolcott Office 815 Wolcott Road
		Woodbury Woodbury Office One Sherman Hill Road
Berlin Savings Bank 346 Main Street Kensington 06037	5	Berlin Ferndale Plaza Office 51 Chamberlain Highway (Kensington)
		Webster Mill Plaza Office 1 Webster Square Road
		Middlefield Coginchaug Office 484 Main Street
		Rocky Hill Cold Spring Plaza Office 945-C Cromwell Avenue
		Rocky Hill Office 1 Dividend Road
Branford Savings Bank 45 South Main Street Branford 06406	2	East Haven East Haven Office Routes 80 and 100
		North Branford North Branford Office Route 80
Bristol Savings Bank 150 Main Street Bristol 06010	6	Bristol Forestville Office 793 Pine Street (Forestville)
		Plaza Accommodations Office Bristol Shopping Plaza Farmington Avenue
		Plaza Office 647 Farmington Avenue
		Burlington Burlington Office "On the Green"
		Plainville Plainville Office 51 East Main Street
		Plymouth Terryville Office North Riverside Avenue (Terryville)
Brooklyn Savings Bank 145 Main Street Danielson 06239	1	Canterbury Canterbury Office Routes 14 and 169
Burritt Interfinancial Bancorp 267 Main Street New Britain 06050	9	Glastonbury Gideon Welles Office 119 Hebron Avenue
		Hebron Martha Crow Phelps Office Wall Street

Name and location of main office	Number of branches	Location of branches
		New Britain Elam-Slater Office Slater Road
		Old Copper Mine Office 392-394 South Main Street
		Newington Stoney Ridge Office 210 Hartford Avenue
		Trolley Trestle Office 723 New Britain Avenue
		Rocky Hill Wether-Rock Office Town Line Road
		Simsbury Major John Talcott Office 920 Hopmeadow Road
		West Hartford Corbins Corner Office
Central Bank for Savings 43 East Main Street Meriden 06450	6	Durham Durham Office 152 Main Street
		Enfield Enfield Office 49 Hazard Avenue
		Mansfield Mansfield Office 596 Middle Turnpike
		Meriden Centennial Plaza Office West Main Street and Centennial Plaza
		East Main Office East Main and Gravel Street
		Meetinghouse Village Office Scott Street
Chelsea Groton Savings Bank Bank Square Mystic 06355	7	Groton Center Groton Office 1319 Gold Star Highway
		Priscilla Alden Office 904 Poquonnock Road
		North Stonington North Stonington Office Route 2
		Norwich Norwich Office 1 Franklin Square
		Norwichtown Mall Office 42 Town Street
		Sprague Sprague Office 156 Willimantic Road
		Stonington Pawcatuck Office 116 West Broad Street (Pawcatuck)

Name and location of main office	Number of branches	Location of branches
Citizens Savings Bank 65 Bank Street Stamford 06904	3	Stamford Cove/Shippan Office 417 Shippan Avenue
		Glenbrook Office 274 Hope Street
		Ridgeway Office 2284 Summer Street
City Savings Bank of Meriden 14 West Main Meriden 06450	2	Meriden East Side Family Office 733 East Main Street
		Harbor Brook Office 100 Hanover Street
Collinsville Savings Society 136 Main Street Collinsville 06022	..	
Connecticut Savings Bank 47 Church Street New Haven 06510	16	Cheshire Cheshire Office 219 South Main Street
		Clinton Clinton Office 77 West Main Street
		East Haven East Haven Office 10 Frontage Road
		Hamden Central Hamden Office 2427 Whitney Avenue
		Spring Glen Office 1655 Whitney Avenue
		Madison Madison Office 494 Old Toll Road
		New Haven Chapel Square Office 886 Chapel Street
		Foxon Office 391 Foxon Boulevard
		Grand/Ferry Office 222 Grand Avenue
		Orange/Audubon Office 356 Orange Street
		Whalley-Norton Office 388 Whalley Avenue
		North Branford Northford Office 1409 Middletown Avenue (Northford)
		North Haven North Haven Office 80 Washington Avenue
		Orange Orange Office 88 Boston Post Road
		West Haven West Haven Office 574 Campbell Avenue

Name and location of main office	Number of branches	Location of branches
		Woodbridge Woodbridge Office 260 Amity Road
Derby Savings Bank One Elizabeth Street Derby 06418	5	Derby East Derby Office 45 New Haven Avenue
		Seymour Seymour Office 15 New Haven Road
		Shelton Huntington Office 506 Shelton Avenue (Huntington)
		Shelton Office 502 Howe Avenue
		White Hills Office Route 110 and Maple Avenue
Dime Savings Bank of Norwich 33 Broadway Street Norwich 06360	3	Ledyard Ledyard Office 758 Colonel Ledyard Highway
		Norwich Ames Office Salem Turnpike, Route 82
		Taftville Office 630 Norwich Avenue Route 97 (Taftville)
Dime Savings Bank of Wallingford 2 North Main Street Wallingford 06492	5	Cheshire Cheshire Office 595 Highland Avenue
		North Haven Montowese Office 47 Middletown Avenue
		North Haven Office 90 Washington Avenue
		Wallingford East Side Office 841 East Center Street
		Turnpike Office 7 North Turnpike Road
Essex Savings Bank 17 Main Street Essex 06426	2	Old Lyme Old Lyme Office Routes 156 and 51
		Old Saybrook Old Saybrook Office 155 Main Street
Fairfield County Savings Bank 67 Wall Street Norwalk 06852	4	Norwalk Broad River Office 121 New Canaan Avenue
		Cranbury Office 26 Chestnut Hill Road
		Rowayton Office Rowayton Avenue and McKinley Street
		West Norwalk Office 707 Connecticut Avenue

Name and location of main office	Number of branches	Location of branches
Farmers and Mechanics Savings Bank 211 South Main Street Middletown 06457	10	Colchester Colchester Office 25 Norwich Avenue
		Cromwell Cromwell Main Office 327 Main Street
		Cromwell Square Office 61 Shunpike Road
		East Hampton East Hampton Office 8 East High Street
		Haddam Haddam Office Route 9A-Higganum Center
		Middletown Main Street Office 225 Main Street
		Middletown Park Office 333 Industrial Park Road
		Middletown Shopping Plaza Office 846 Washington Street
		South Farms Office 200 Main Street Extension
		Montville Montville Office Midway Shopping Center Route 32
Farmington Savings Bank 32 Main Street Farmington 06032	3	Farmington Unionville Office Farmington Avenue (Unionville)
		Westwoods Office Routes 6 and 177
		West Hartford Westfarms Mall Office Westfarms Mall
Guilford Savings Bank 1 Park Street Guilford 06437	1	Guilford Guilford Plaza Office 625 Boston Post Road
Jewett City Savings Bank 111 Main Street Jewett City 06351	2	Brooklyn Brooklyn Office Route 6 and Brickyard Road
		Plainfield Central Village Office Route 12 (Central Village)
Liberty Bank for Savings 315 Main Street Middletown 06457	14	Cromwell Cromwell Office 2 Willowbrook Road
		East Lyme East Lyme Office Flanders Road
		Haddam Haddam Office Bridge Street
		Mansfield Park Springs Office Storrs Road

Name and location of main office	Number of branches	Location of branches
		Marlborough Marlborough Office Route 66
		Middletown Metro Square Office Metro Square Plaza
		Pameacha Office South Main Street
		Washington Plaza Office Washington Plaza
		Old Saybrook Old Saybrook Office Main Street
		Portland Portland Office Main Street
		Stonington Mystic Office Olde Mistick Village
		Waterford Quaker Hill Office Route 32 (Quaker Hill)
		Waterford Office Boston Post Road
		Windham Willimantic Office Main Street (Willimantic)
Litchfield Savings Bank West Street Litchfield 06759	4	Litchfield Big Value Office Route 202-Main Street (Bantam)
		Crutch and MacDonald Office Corner West and South Streets
		Salisbury Lakeville Office (Lakeville)
		Washington Washington Depot Office Bryan Memorial (Washington Depot)
Mechanics and Farmers Savings Bank of Bridgeport 930 Main Street Bridgeport 06601	15	Bridgeport Boston Avenue Office 250 Boston Avenue
		North End Office 2427 Main Street
		Darien Darien Office 9 Tokeneke Road
		Fairfield Fairfield Office 784 Villa Avenue
		Fairfield Center Office 1275 Post Road
		Greenwich Greenwich Office Park #9 West Putnam Avenue

Name and location of main office	Number of branches	Location of branches
		Old Greenwich Office 24 Arcadia Road (Old Greenwich)
		Monroe Monroe Office 495 Monroe Turnpike
		New Canaan Cherry Street Office 85 Cherry Street
		New Canaan Office 122 Main Street
		Stratford Shakespeare Office 951 Stratford Avenue
		Stratford Office 2855 Main Street
		Trumbull Trumbull Office 915 White Plains Road
		Westport Westport Office 184 Main Street
		Wilton Wilton Office 33 Old Ridgefield Road
Mechanics Savings Bank 80 Pearl Street Hartford 06103	11	Avon Avon Office 21 West Main Street
		Bloomfield Bloomfield Office 275 Cottage Grove Road
		COPACO Office 335 Cottage Grove Road (Within COPACO Supermarket)
		East Hartford East Hartford Office 1491 Silver Lane
		Hartford Farmington Avenue Office 202 Farmington Avenue
		Park Street Office Park Street at Lawrence Street
		West Hartford Bishop's Corner Office 722 North Main Street
		Elmwood Office 1126 New Britain Avenue
		West Hartford Office 124 LaSalle Road
		Wethersfield Wethersfield Office 1063 Silas Deane Highway
		Windsor Windsor Office 156 Broad Street

Name and location of main office	Number of branches	Location of branches
Milford Savings Bank 33 Broad Street Milford 06461	1	Milford Woodmont Office 259 Merwin Avenue
Moodus Savings Bank W.I. Palmer Road Moodus 06469	..	
Naugatuck Savings Bank 251 Church Street Naugatuck 06771	3	Middlebury Middlebury Office 564 Middlebury Road
		Naugatuck Plaza Office Mountview Shopping Plaza 727 Rubber Avenue
		Oxford Oxford Office 35 Old State Road
New England Savings Bank 63 Eugene O'Neill Drive New London 06320	13	Clinton Clinton Office East Main Street
		Deep River Deep River Office 141 Main Street
		East Lyme Niantic Office 43 Pennsylvania Avenue (Niantic)
		Groton Mystic Office 2 Denison Avenue (Mystic)
		Ledyard Gales Ferry Office Route 12 (Gales Ferry)
		Montville Montville Office Route 32 (Uncasville)
		New London New London Shopping Center Office 326-328 Bridge Approach
		Ocean Avenue Office 450 Ocean Avenue
		Water Street Office Water Street
		Old Lyme Old Lyme Office Old Lyme Shopping Center
		Plainfield Plainfield Office 16 Railroad Avenue
		Stonington Pawcatuck Office 46 West Broad Street (Pawcatuck)
		Waterford Waterford Office 54 Boston Post Road
New Haven Savings Bank 195 Church Street New Haven 06502	16	East Haven East Haven Office 245 Main Street

Name and location of main office	Number of branches	Location of branches
		Frontage Road Office 50 Frontage Road
		Hamden Hamden Office 1248 Dixwell Avenue Mount Carmel Office 2856 Whitney Avenue Whitneyville Office 1230 Whitney Avenue
		Madison Madison Office 724 Boston Post Road
		New Haven Fair Haven Office 201 Grand Avenue Temple Street Office 60 Temple Street Westville Office 36 Fountain Street
		North Branford North Branford Office 2364 Foxon Road
		North Haven North Haven Office 110 Washington Avenue
		Orange Orange Office 34 Old Tavern Road
		Seymour Seymour Office Seymour Plaza
		West Haven Baybrook Office Baybrook Shopping Center West Haven Office 322 Main Street
		Woodbridge Woodbridge Office 176 Amity Road
New Milford Savings Bank 19 Main Street New Milford 06776	10	Bridgewater Bridgewater Office Routes 67 and 133
		Brookfield Brookfield Office Route 7
		Canaan Canaan Office Main Street and Granite Avenue
		Kent Kent Office Bridge Street
		Morris Morris Office Routes 109 and 63

Name and location of main office	Number of branches	Location of branches
		New Fairfield New Fairfield Office Routes 37 and 39
		New Milford Boardman Terrace Office 53 Main Street
		Sharon Sharon Office Sharon Shopping Center-Route 41
		Sherman Sherman Office Routes 37 and 39
		Washington New Preston Office Routes 202 and 45 (New Preston)
Newtown Savings Bank 39 Main Street Newtown 06470	2	Bethel Bethel Office 106 Greenwood Avenue
		Southbury Southbury Office 200 Main Street South
Northwest Bank for Savings 86 Main Street Winsted 06098	3	Avon Avon Office 20 West Main Street
		West Avon Office 395 West Avon Road
		New Hartford New Hartford Office Foothills Plaza-Route 44
Norwalk Savings Society 48 Wall Street Norwalk 06852	5	Bethel Bethel Office Grassy Plain Street
		Norwalk Caldor Plaza Office Main Avenue
		Westport Avenue Office 578 Westport Avenue
		Redding Georgetown Office Georgetown Shopping Plaza Routes 7 and 107 (Georgetown)
		Wilton Wilton Office 117 Old Ridgefield Road
Norwich Savings Society 4 Broadway Norwich 06361	10	Colchester Colchester Office Colchester Shopping Center
		Ledyard Ledyard Office Corner Route 12 and King's Highway (Gales Ferry)
		Lisbon Lisbon Office Better Val-U Super Market
		Mansfield Mansfield Office Route 195

Name and location of main office	Number of branches	Location of branches
		Montville Montville Office Route 32
		Norwich Norwichtown Office Meadows Shopping Center Taftville-Greenville Office A & P Shopping Center One Norwich Avenue West Main Office Marcus Plaza Shopping Center
		Plainfield Plainfield Office Better Val-U Super Market
		Stonington Mystic Office Route 27 and Jerry Brown Road (Mystic)
People's Bank 899 Main Street Bridgeport 06602	59	Bethel Bethel Office 293 Greenwood Avenue
		Bridgeport Arcade Office 1005 Main Street Boston Avenue Office 58 Boston Avenue Boston at Success Office 1955 Boston Avenue Brookside Office 4551 Main Street Crossroads Office Crossroads Mall Shopping Center East Side Office 930 East Main Street Madison Avenue Office 1091 Madison Avenue North and Park Office 1728 Park Avenue
		Brookfield Brookfield Office Route 7
		Canaan Canaan Office Main Street
		Darien Darien Office 1029 Post Road Noroton Heights Office 72 Edgerton Street (Noroton Heights)
		East Hartford East Hartford Office 1166 Burnside Avenue
		Enfield Enfield Mall Office 25 Hazard Avenue

Name and location of main office	Number of branches	Location of branches
		Fairfield Black Rock Turnpike Office 1940 Black Rock Turnpike Fairfield Office 837 Post Road Southport Office 316 Main Street (Southport) Stratfield Office 133 Fairfield Woods Road
		Glastonbury Glastonbury Office Fox Run Mall 3 Welles Street
		Greenwich Greenwich Office 145 Greenwich Avenue Old Greenwich Office 146 Sound Beach Avenue Pickwick Plaza Office 3 Pickwick Plaza Riverside Office 1155 East Putnam Avenue (Riverside)
		Hamden Hamden Plaza Office 2100 Dixwell Avenue
		Hartford Financial Plaza Office 1 Financial Plaza Parkville Office 1932 Park Street
		Milford Milford Office 190 South Broad Street
		Monroe Monroe Office Route 111 Stepney Office Routes 25 and 59
		New Canaan New Canaan Office 116 Main Street
		New Haven Amity Shopping Center Office 516 Amity Road New Haven Green Office 950 Chapel Street
		Orange Orange Office Orange Center Road Post Road Orange Office 532 Post Road
		Simsbury Farmington Valley Office Route 44

Name and location of main office	Number of branches	Location of branches
		Simsbury Office 1195 Hopmeadow Street
		Southbury
		Southbury Office Southbury Plaza
		Stamford
		Bedford Street Office 120 Bedford Street
		High Ridge Office 945 High Ridge Road
		Hope Street Office 324 Hope Street
		Shippan Office 328 Shippan Avenue
		Summer Street Office 2777 Summer Street
		West Broad Street Office 33 West Broad Street
		Stratford
		Paradise Green Office 3395 Main Street
		Ryder's Landing Office 88 Ryders Lane
		Stratford Office 2772 Main Street
		Trumbull
		Hawley Lane Office 100 Hawley Lane
		Trumbull Office Main and Quality Streets
		Vernon
		Rockville Office 38 East Main Street (Rockville)
		Vernon Office 551 Talcottville Road
		Vernon Circle Office Tri-City Plaza
		West Hartford
		West Hartford Center Office 31 South Main Street
		West Hartford-Farmington Avenue Office 1232 Farmington Avenue
		West Haven
		West Shore Office Savin Rock Parkade 224 Captain Thomas Boulevard
		Westport
		Greens Farms Office Post Road and Bulkley Avenue (Greens Farms)
		Norwalk/Westport Office 419 West State Street
		Westport Office 371 East State Street

Name and location of main office	Number of branches	Location of branches
		Wilton Wilton Office Route 7
People's Savings Bank of New Britain 123 Broad Street New Britain 06053	2	New Britain Columbus Plaza Office 150 Columbus Boulevard
		Newbrite Plaza Office 90 East Main Street
Putnam Savings Bank 40 Main Street Putnam 06260	1	Pomfret Pomfret Office Route 101. Pomfret Center
Ridgefield Savings Bank 374 Main Street Ridgefield 06877	4	Redding West Redding Office Simpaug Turnpike (West Redding)
		Ridgefield Branchville Office Route 7 (Branchville)
		Drive-In Office 3 Governor Street
		Northside Office Route 7
Savings Bank of Ansonia 211 Main Street Ansonia 06401	5	Ansonia Mini Office 165 Main Street
		Beacon Falls Beacon Falls Office 127 South Main Street
		Seymour Seymour Office 11 Klarides Village
		Shelton Shelton Office 320 Coram Avenue
		Shelton Square Office 900 Bridgeport Avenue
Savings Bank of Danbury 220 Main Street Danbury 06810	1	Danbury Uptown Office 12 Hayestown Avenue
Savings Bank of Manchester 923 Main Street Manchester 06040	13	Andover Andover Office Route 6
		Ashford Ashford Office Junction Routes 44 and 44A
		Bolton Bolton Office Route 44A
		*Eastford Bowen Mobile Garage Route 198
		East Hartford Burnside Office 700 Burnside Avenue
		Putnam Bridge Office Putnam Bridge Plaza

Name and location of main office	Number of branches	Location of branches
		Manchester Autobank Office 241 West Middle Turnpike
		Burr Corner Office 1187 Tolland Turnpike
		East Center Street Office 285 East Center Street
		Hartford Road Office 469 Hartford Road
		North End Office 240 North Main Street
		Spencer Street Office 244 Spencer Street
		*Scotland Scotland Center Route 97
		South Windsor South Windsor Office Sullivan Avenue
*Motor Bank		*Sprague 18 West Main Street
Savings Bank of Rockville 25 Park Street Rockville 06066	3	Somers Somers Office Playhouse Plaza Main Street
		Vernon Lafayette Office Lafayette Square 87 East Street (Rockville)
		Vernon Circle Office Route 83 and Pitkin Road
Society for Savings 31 Pratt Street Hartford 06101	25	Avon Avon Office 394 West Main Street
		Barkhamsted Barkhamsted Office King's Plaza Shopping Center Route 44
		Bloomfield Bloomfield Office 1 Wintonbury Mall
		Colchester Colchester Office 36 South Main Street
		East Hartford East Hartford Office 1111 Main Street
		Silver Lane Office Charter Oak Mall 934 Silver Lane
		East Windsor Warehouse Point Office 90 Bridge Street (Warehouse Point)
		Ellington Ellington Office 8 Church Street

Name and location of main office	Number of branches	Location of branches
		Enfield Enfield Office 800 Enfield Street
		Glastonbury Glastonbury Office 140 Hebron Avenue
		Hartford Barry Square Office 673 Maple Avenue Customer Service Center Office 142 Constitution Plaza Franklin Avenue Office 568 Franklin Avenue Northwest Office 1251 Albany Avenue
		Newington Newington Office 155 Lowrey Place
		Old Saybrook Old Saybrook Office Saybrook Shopping Center-Route 1
		Simsbury Simsbury Office 741 Hopmeadow Street
		South Windsor South Windsor Office 1765 Ellington Road
		West Hartford Bishops Corner Office 342 North Main Street Farmington Avenue Office 672 Farmington Avenue Prospect Plaza Office 20 Kane Street West Hartford Office 1010 Farmington Avenue
		Wethersfield Jordan Lane Office 1400 Berlin Turnpike Wethersfield Office 1221 Silas Deane Highway
		Windsor Windsor Office 578 Windsor Avenue
South Norwalk Savings Bank 50 North Main Street South Norwalk 06856	13	Brookfield Brookfield Office 797 Federal Road Brookfield Plaza Office 782 Federal Road Caldor Shopping Center Office 100 Federal Road
		Danbury Executive Towers Office 30 Main Street

Name and location of main office	Number of branches	Location of branches
		North Main Office 330 North Main Street
		Darien Darien Office Sedgewick Avenue and Old Kings Highway
		Noroton Heights Office 340 Heights Road (Noroton)
		Fairfield Fairfield Office 1899 Bronson Road
		Newtown Newtown Office 30 Church Hill Road
		Norwalk Main Street Office 220 Main Street
		Strawberry Hill Office 420 Westport Avenue
		Westport Westport Office 980 Post Road East
		Wilton Wilton Office 239 Danbury Road
Southington Savings Bank 121 Main Street Southington 06489	2	Southington Queen Corner Office 900 Queen Street
		South End Office 921 Meriden-Waterbury Road
Stafford Savings Bank 121 Main Street Stafford Springs 06076	1	Stafford Shoppers Plaza Office Stafford Shoppers Plaza-Route 190
Stamford Savings Bank 160 Atlantic Street Stamford 06904	5	Darien Darien Office 19 Corbin Drive
		Greenwich Greenwich Office 52 Mason Street
		Stamford North Stamford Office 1042 High Ridge Road
		Springdale Branch 1110 Hope Street
		Summer Street Office 2950 Summer Street
Suffield Savings Bank 66 North Street Suffield 06078	3	Enfield Enfield-Scitico Office Hazard Avenue
		Windsor Locks Bradley Field Office Corporate Landing 4 National Drive
		Dexter Plaza Office 24 Dexter Plaza

Name and location of main office	Number of branches	Location of branches
Thomaston Savings Bank 140 Main Street Thomaston 06787	3	Harwinton Harwinton Office Route 118
		Plymouth Terryville Office 103 Main Street (Terryville)
		Watertown Watertown Office 565 Main Street
Tolland Bank 670 Tolland Stage Road Tolland 06084	2	Coventry Coventry Office Routes 31 and 44
		Willington Willington Office Route 74
Torrington Savings Bank 129 Main Street Torrington 06791	4	Burlington Burlington Office Covey Road
		Canaan Falls Village Office Corner Route 7 and 126 (Falls Village)
		Goshen Goshen Office Route 4
		Torrington North Office 635 Main Street
Union Savings Bank of Danbury 226 Main Street Danbury 06813	4	Brookfield Brookfield Office Caldor Shopping Center
		Danbury Barnum Office North Street
		Mill Plain Office Mill Plain Road
		New Fairfield New Fairfield Office Route 39
Willimantic Savings Institute 803 Main Street Willimantic 06226	3	Franklin Franklin Office Route 87 and Route 32
		Hebron Hebron Office Route 66
		Lebanon Lebanon Office Route 207
Winsted Savings Bank 654 Main Street Winsted 06098	2	East Granby East Granby Office 8 School Street
		Granby Granby Office 35 Hartford Avenue
Total branches.	**394**	

DIRECTORY
BRANCH OFFICES
State Supervised Savings and Loan Associations

Name and location of main office	Number of branches	Location of branches
American Bank of Connecticut 2 West Main Street Waterbury 06720	8	Middlebury Middlebury Office 400 Middlebury Road
		Seymour Seymour Office Bank Street at Klarides Village
		Waterbury Colonial Plaza Office 153 Thomaston Avenue
		East Mountain Office 1030 Hamilton Avenue
		Mall Area Office 835 Wolcott Street
		Robinwood Office 1277 West Main Street
		Watertown Watertown Office 1247 Main Street
		Woodbury Woodbury Office Main Street South
The Bank of Hartford, Inc., SA 108 Farmington Avenue Hartford 06105	5	Avon Avon Office Caldor Shopping Center 255 West Main Street
		Bloomfield Bloomfield Office 38E Tunxis Avenue
		Hartford Franklin Avenue Office 324 Franklin Avenue
		Rocky Hill Rocky Hill Office 53 New Britain Avenue
		West Hartford West Hartford Office 75 Park Road
Cargill Bank of Connecticut 249 Kennedy Drive Putnam 06260	2	Putnam Providence Street Office 143 Providence Street
		Thompson Quinebaug Office Route 131 (Quinebaug)

Name and location of main office	Number of branches	Location of branches
Connecticut Savings and Loan Association 99 Pratt Street Hartford 06115	..	
Danbury Savings and Loan Association 158 Main Street Danbury 06810	7	Bethel Bethel Office 45 Grassy Plain Street
		Danbury Commerce Plaza Office 71 Newtown Road
		New England Plaza Office 345 Main Street
		New Fairfield New Fairfield Office Fairwood Square Shopping Center
		New Milford New Milford Office Corner of Bridge and Main Street
		Newtown Newtown Office 2 Queen Street
		Ridgefield Ridgefield Office Prospect Street
Eastern Savings and Loan Association 257 Main Street Norwich 06361	2	Griswold Jewett City Office 1 Slater Avenue
		Norwich West Side Office 666 West Main Street
The Farmington Valley Savings and Loan Association Farmington Avenue, Route 4 Farmington 06032	1	Avon Avon Office 43 West Main Street
First New London Savings and Loan Association 61 Bank Street New London 06320	..	
Heritage Savings and Loan Association 1007 Main Street Manchester 06040	7	Coventry Coventry Branch Office Route 31 and Stonehouse Road
		Glastonbury Moneymarket Office Frank's Supermarket Welles Street
		Manchester K-Mart Plaza Office Spencer Street
		Money Market II Highland Park Market 317 Highland Street
		North End Branch Office Corner of Main & Hudson Streets
		South Windsor South Windsor Office 29 Oakland Road
		Tolland Tolland Office Route 195

Name and location of main office	Number of branches	Location of branches
Naugatuck Valley Savings and Loan Association 21 Maple Street Naugatuck 06770	2	Naugatuck Church Street Office 333 Church Street
		East Side Office 1007 New Haven Road
Permanent Savings 61 Colony Street Meriden 06450	9	Bridgeport Bridgeport Office 215 State Street
		Guilford Guilford Office 1031 Boston Post Road
		Meriden East Side Office 632 East Main Street
		Milford Milford Office 67 Turnpike Square
		New Haven New Haven Office 124 Temple Street
		North Haven North Haven Office 127 Washington Avenue
		Orange Orange Office 185 Boston Post Road
		Trumbull Town Hall Plaza Office 45 Quality Street
		Wallingford Wallingford Office 872 North Colony Road
Savings and Loan Association of Southington 132 Main Street Southington 06489	..	
Security Savings and Loan Association 357 Bank Street Waterbury 06722	3	Waterbury Highland Avenue Office 630 Highland Avenue
		Meriden Road Office 63 Meriden Road
		Wolcott Wolcott Road Office 826 Wolcott Road
Shelton Savings and Loan Association 427 Howe Avenue Shelton 06484	1	Ansonia Ansonia Mall Office 314 Main Street
Windsor Locks Savings and Loan Association Dexter Shopping Center Windsor Locks 06096	..	
Total branches.	47	

STATE BANKS AND TRUST COMPANIES, NATIONAL BANKS, MUTUAL SAVINGS BANKS, SAVINGS AND LOAN ASSOCIATIONS, AND FEDERAL SAVINGS AND LOAN ASSOCIATIONS

Arranged by Cities and Towns

Institutions under the supervision of the Department of Banking are recorded in bold face type.

- ALLINGTOWN
  - See West Haven
- ANDOVER
  - **Savings Bank of Manchester**
    - **Branch Office**
- ANSONIA
  - **Housatonic Bank and Trust Company**
  - **Union Trust Company, Stamford**
    - **Branch Office**
  - Connecticut Bank and Trust Company, NA, Hartford
    - Branch Office
  - Connecticut National Bank, Hartford
    - Branch Office
  - **Savings Bank of Ansonia**
    - **Main Office**
    - **Branch Office**
  - **Shelton Savings and Loan Association**
    - **Branch Office**
- ASHFORD
  - **Savings Bank of Manchester**
    - **Branch Office**
- AVON
  - **Simsbury Bank and Trust Company**
    - **Branch Office**
  - Connecticut Bank and Trust Company, NA, Hartford
    - Branch Office
  - Connecticut National Bank, Hartford
    - Branch Office
  - **American Savings Bank, New Britain**
    - **Branch Office**
  - **Mechanics Savings Bank, Hartford**
    - **Branch Office**
  - **Northwest Bank for Savings, Winsted**
    - **Two Branch Offices**
  - **Society for Savings, Hartford**
    - **Branch Office**
  - **The Bank of Hartford, Inc., SA**
    - **Branch Office**
  - **Farmington Valley Savings and Loan Association**
    - **Branch Office**
- BANTAM
  - See Litchfield
- BARKHAMSTED
  - **Society for Savings, Hartford**
    - **Branch Office**
- BEACON FALLS
  - **Savings Bank of Ansonia**
    - **Branch Office**
- BERLIN
  - **New Britain Bank and Trust Company**
    - **Branch Office**
  - New Britain National Bank
    - Two Branch Offices (Kensington)
  - **Berlin Savings Bank**
    - **Main Office (Kensington)**
    - **Branch Office**
    - **Branch Office (Kensington)**
- BETHANY
  - Connecticut Bank and Trust Company, NA, Hartford
    - Branch Office
- BETHEL
  - **Citytrust, Bridgeport**
    - **Branch Office**
  - **Union Trust Company, Stamford**
    - **Branch Office**
  - Connecticut National Bank, Hartford
    - Two Branch Offices
  - **The Banking Center, Waterbury**
    - **Two Branch Offices**
  - **Newtown Savings Bank**
    - **Branch Office**
  - **Norwalk Savings Society**
    - **Branch Office**
  - **People's Bank, Bridgeport**
    - **Branch Office**
  - **Danbury Savings and Loan Association**
    - **Branch Office**
- BETHLEHEM
  - Connecticut Bank and Trust Company, NA, Hartford
    - Branch Office
  - **The Banking Center, Waterbury**
    - **Branch Office**
- BLOOMFIELD
  - **Security Bank and Trust**
  - Connecticut Bank and Trust Company, NA, Hartford
    - Branch Office
  - Connecticut National Bank, Hartford
    - Branch Office
  - **Mechanics Savings Bank, Hartford**
    - **Two Branch Offices**
  - **Society for Savings, Hartford**
    - **Branch Office**
  - **The Bank of Hartford, Inc., SA**
    - **Branch Office**
  - Northeast Savings F.A.,
    - Two Branch Offices

BOLTON
- **Savings Bank of Manchester**
  - **Branch Office**

BRANCHVILLE
See Ridgefield

BRANFORD
- **Amity Bank, Woodbridge**
  - **Branch Office**
- **Colonial Bank, Waterbury**
  - **Branch Office**
- **First Bank, New Haven**
  - **Branch Office**
- **Union Trust Company, Stamford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- **Branford Savings Bank**
- First Federal Bank of CT, New Haven
  - Branch Office

BRIDGEPORT
- **Citytrust**
  - **Main Office**
  - **Three Branch Offices**
- **Lafayette Bank and Trust Company**
  - **Main Office**
  - **Five Branch Offices**
- **Union Trust Company, Stamford**
  - **Two Branch Offices**
- **Valley Bank and Trust Company**
  - **Main Office**
  - **Two Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Six Branch Offices
- Connecticut National Bank, Hartford
  - Nine Branch Offices
- **The Bank Mart**
  - **Main Office**
  - **Two Branch Offices**
- **Mechanics and Farmers Savings Bank of Bridgeport**
  - **Main Office**
  - **Two Branch Offices**
- **People's Bank**
  - **Main Office**
  - **Eight Branch Offices**
- **Permanent Savings, Meriden**
  - **Branch Office**
- Community Federal Savings and Loan Association
  - Main Office
  - Branch Office
- First Federal Bank of CT, New Haven
  - Two Branch Offices
- Guardian Federal Savings and Loan Association

BRIDGEWATER
- **Colonial Bank, Waterbury**
  - **Branch Office**
- **New Milford Savings Bank**
  - **Branch Office**

BRISTOL
- **Colonial Bank, Waterbury**
  - **Branch Office**
- **North American Bank and Trust Company, Stratford**
  - **Branch Office**
- **Terryville Trust Company**
  - **Two Branch Offices**
- **United Bank and Trust Company, Hartford**
  - **Three Branch Offices**
  - **Branch Office (Forestville)**
- Connecticut Bank and Trust Company, NA, Hartford
  - Three Branch Offices
- Connecticut National Bank, Hartford
  - Branch Office (Forestville)
- **Bristol Savings Bank**
  - **Main Office**
  - **Two Branch Offices**
  - **Branch Office (Forestville)**
- Bristol Federal Savings Bank
  - Main Office
  - Two Branch Offices

BROAD BROOK
See East Windsor

BROOKFIELD
- **Citytrust, Bridgeport**
  - **Branch Office**
- **Colonial Bank, Waterbury**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
- **The Banking Center, Waterbury**
  - **Branch Office**
- **New Milford Savings Bank**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Branch Office**
- **South Norwalk Savings Bank**
  - **Three Branch Offices**
- **Union Savings Bank of Danbury**
  - **Branch Office**
- First Federal Savings Bank, Norwalk
  - Branch Office

BROOKLYN
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- **Jewett City Savings Bank**
  - **Branch Office**

BURLINGTON
- **Bristol Savings Bank**
  - **Branch Office**
- **Torrington Savings Bank**
  - **Branch Office**

BYRAM
See Greenwich

CANAAN

National Iron Bank (Falls Village)
New Milford Savings Bank
Branch Office
People's Bank, Bridgeport
Branch Office
Torrington Savings Bank
Branch Office (Falls Village)

CANTERBURY

Brooklyn Savings Bank, Danielson
Branch Office

CANTON

Simsbury Bank and Trust Company
Branch Office
Collinsville Savings Society (Collinsville)
First Federal Savings and Loan Association of Torrington
Branch Office

CENTERBROOK

See Essex

CENTRAL VILLAGE

See Plainfield

CHESHIRE

Citytrust, Bridgeport
Branch Office
Colonial Bank, Waterbury
Branch Office
Home Bank and Trust Company, Meriden
Two Branch Offices
The Banking Center, Waterbury
Branch Office
Connecticut Savings Bank, New Haven
Branch Office
Dime Savings Bank of Wallingford
Branch Office
First Federal Bank of CT, New Haven
Branch Office
Jefferson Federal Savings and Loan Association, Meriden
Branch Office

CHESTER

Chester Bank
Main Office
Branch Office

CLINTON

Connecticut Bank and Trust Company, NA, Hartford
Three Branch Offices
Connecticut Savings Bank, New Haven
Branch Office
New England Savings Bank, New London
Branch Office
First Federal Savings and Loan Association of Madison
Branch Office

COLCHESTER

Glastonbury Bank and Trust Company
Branch Office
Connecticut National Bank, Hartford
Branch Office
Farmers and Mechanics Savings Bank, Middletown
Branch Office
Norwich Savings Society
Branch Office
Society for Savings, Hartford
Branch Office

COLLINSVILLE

See Canton

COLUMBIA

Citizens Bank and Trust Company of Glastonbury
Branch Office

CORNWALL

National Iron Bank, Canaan
Branch Office

COS COB

See Greenwich

COVENTRY

Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Tolland Bank
Branch Office
Heritage Savings and Loan Association, Manchester
Branch Office

CROMWELL

American National Bank, Hamden
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Farmers and Mechanics Savings Bank, Middletown
Two Branch Offices
Liberty Bank for Savings, Middletown
Branch Office
Jefferson Federal Savings and Loan Association, Meriden
Branch Office

DANBURY

Citytrust, Bridgeport
Three Branch Offices
Merchants Bank and Trust Company, Norwalk
Branch Office
Union Trust Company, Stamford
Six Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Four Branch Offices
Connecticut National Bank, Hartford
Three Branch Offices
Savings Bank of Danbury
Main Office
Branch Office
South Norwalk Savings Bank
Two Branch Offices
Union Savings Bank of Danbury
Main Office
Two Branch Offices

Danbury Savings and Loan Association
Main Office
Two Branch Offices
Nutmeg Federal Savings and Loan Association

DANIELSON
See Killingly

DAYVILLE
See Killingly

DARIEN
Citytrust, Bridgeport
Branch Office
Fidelity Trust Company, Stamford
Branch Office
Union Trust Company, Stamford
Two Branch Offices
Branch Office (Noroton Heights)
Connecticut Bank and Trust Company, NA, Hartford
Two Branch Offices
Connecticut National Bank, Hartford
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport
Branch Office
People's Bank, Bridgeport
Branch Office
Branch Office (Noroton Heights)
South Norwalk Savings Bank
Branch Office
Branch Office (Noroton)
Stamford Savings Bank
Branch Office
Constitution Federal Savings and Loan Association, Stamford
Branch Office

DEEP RIVER
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
New England Savings Bank, New London
Branch Office

DERBY
Colonial Bank, Waterbury
Branch Office
First Bank, New Haven
Branch Office
Union Trust Company, Stamford
Branch Office
Derby Savings Bank
Main Office
Branch Office
First Federal Bank of CT, New Haven
Branch Office

DEVON
See Milford

DURHAM
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Central Bank for Savings, Meriden
Branch Office
First Federal Savings and Loan Association of Madison
Branch Office

EASTFORD
Savings Bank of Manchester
Motor Branch

EAST GRANBY
Simsbury Bank and Trust Company
Branch Office
Northern Connecticut National Bank, Windsor Locks
Branch Office
Winsted Savings Bank
Branch Office

EAST HADDAM
Chester Bank
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Moodus Savings Bank

EAST HAMPTON
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Farmers and Mechanics Savings Bank, Middletown
Branch Office
Jefferson Federal Savings and Loan Association, Meriden
Branch Office

EAST HARTFORD
Colonial Bank, Waterbury
Branch Office
Glastonbury Bank and Trust Company
Branch Office
United Bank and Trust Company, Hartford
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Three Branch Offices
Connecticut National Bank, Hartford
Three Branch Offices
Mechanics Savings Bank, Hartford
Branch Office
People's Bank, Bridgeport
Branch Office
Savings Bank of Manchester
Two Branch Offices
Society for Savings, Hartford
Two Branch Offices
First Federal Savings and Loan Association of East Hartford
Main Office
Branch Office
Northeast Savings FA, Hartford
Branch Office

EAST HAVEN

- **Colonial Bank, Waterbury**
  - **Branch Office**
- **First Bank, New Haven**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- **Branford Savings Bank**
  - **Branch Office**
- **Connecticut Savings Bank, New Haven**
  - **Branch Office**
- **New Haven Savings Bank**
  - **Two Branch Offices**
- Fidelity Federal Savings and Loan Association, New Haven
  - Branch Office
- First Federal Bank of CT, New Haven
  - Branch Office

EAST LYME

- **First Bank, New Haven**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office (Niantic)
- Connecticut National Bank, Hartford
  - Branch Office (Niantic)
- **Liberty Bank for Savings, Middletown**
  - **Branch Office**
- **New England Savings Bank, New London**
  - **Branch Office (Niantic)**
- New London Federal Savings and Loan Association
  - Branch Office
  - Branch Office (Niantic)

EAST NORWALK

See Norwalk

EAST WINDSOR

- **New England Bank and Trust Company, Enfield**
  - **Branch Office (Warehouse Point)**
- **South Windsor Bank and Trust Company**
  - **Branch Office**
- **United Bank and Trust Company, Hartford**
  - **Branch Office (Broad Brook)**
- Northern Connecticut National Bank, Windsor Locks
  - Branch Office (Warehouse Point)
- **Society for Savings, Hartford**
  - **Branch Office (Warehouse Point)**

ELLINGTON

- **New England Bank and Trust Company, Enfield**
  - **Branch Office**
- **South Windsor Bank and Trust Company**
  - **Branch Office**
- Northern Connecticut National Bank, Windsor Locks
  - Branch Office
- **Society for Savings, Hartford**
  - **Branch Office**

ELMWOOD

See West Hartford

ENFIELD

- **New England Bank and Trust Company**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- First National Bank-CT
  - Main Office
  - Two Branch Offices
- Northern Connecticut National Bank, Windsor Locks
  - Three Branch Offices
- **Central Bank for Savings, Meriden**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Branch Office**
- **Society for Savings, Hartford**
  - **Branch Office**
- **Suffield Savings Bank**
  - **Branch Office**
- Enfield Federal Savings and Loan Association
  - Main Office
  - Two Branch Offices

ESSEX

- **United Bank and Trust Company, Hartford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office (Centerbrook)
- Connecticut National Bank, Hartford
  - Branch Office
- **Essex Savings Bank**
- New London Federal Savings and Loan Association
  - Branch Office (Centerbrook)

FAIRFIELD

- **Citytrust, Bridgeport**
  - **Three Branch Offices**
- **Lafayette Bank and Trust Company, Bridgeport**
  - **Branch Office**
- Citizens National Bank of Fairfield
  - Main Office
  - Branch Office
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
  - Branch Office (Southport)
- Connecticut National Bank, Hartford
  - Four Branch Offices
  - Branch Office (Southport)
- **The Bank Mart, Bridgeport**
  - **Two Branch Offices**
- **Mechanics and Farmers Savings Bank, Bridgeport**
  - **Two Branch Offices**
- **People's Bank, Bridgeport**
  - **Three Branch Offices**
  - **Branch Office (Southport)**

South Norwalk Savings Bank
Branch Office
County Federal Savings and Loan Association of Westport
Branch Office
First Federal Bank of CT, New Haven
Two Branch Offices

FALLS VILLAGE
See Canaan

FARMINGTON
Colonial Bank, Waterbury
Branch Office
Branch Office (Unionville)
Connecticut National Bank, Hartford
Two Branch Offices
Farmington Savings Bank
Main Office
Branch Office
Branch Office (Unionville)
Farmington Valley Savings and Loan Association
Northeast Savings F.A., Hartford
Two Branch Offices

FORESTVILLE
See Bristol

FRANKLIN
Willimantic Savings Institute
Branch Office

GALES FERRY
See Ledyard

GEORGETOWN
See Redding

GLASTONBURY
Citizens Bank and Trust Company of Glastonbury
Main Office
Branch Office
Branch Office (South Glastonbury)
Glastonbury Bank and Trust Company
Main Office
Two Branch Offices
American Savings Bank, New Britain
Branch Office
Burritt InterFinancial Bancorp, New Britain
Branch Office
People's Bank, Bridgeport
Branch Office
Society for Savings, Hartford
Branch Office
Heritage Savings and Loan Association Manchester
Branch Office
First Federal Savings and Loan Association of East Hartford
Branch Office
Branch Office (South Glastonbury)
Northeast Savings FA, Hartford
Branch Office

GLENBROOK
See Stamford

GLENVILLE
See Greenwich

GOSHEN
Torrington Savings Bank
Branch Office

GRANBY
Simsbury Bank and Trust Company
Branch Office
Winsted Savings Bank
Branch Office
Windsor Federal Savings and Loan Association
Branch Office

GREENS FARMS
See Westport

GREENWICH
Citytrust, Bridgeport
Branch Office (Cos Cob)
Connecticut Women's Bank
Main Office
Branch Office
Putnam Trust Company
Main Office
Three Branch Offices
Branch Office (Glenville)
Two Branch Offices (Riverside)
Union Trust Company, Stamford
Two Branch Offices
Branch Office (Glenville)
Branch Office (Old Greenwich)
Connecticut Bank and Trust Company, NA, Hartford
Two Branch Offices
Branch Office (Byram)
Branch Office (Cos Cob)
Branch Office (Old Greenwich)
The Bank Mart, Bridgeport
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport
Branch Office
Branch Office (Old Greenwich)
People's Bank, Bridgeport
Three Branch Offices
Branch Office (Riverside)
Stamford Savings Bank
Branch Office
Greenwich Federal Savings and Loan Association
Main Office
Branch Office
Branch Office (Byram)
Branch Office (Cos Cob)
Branch Office (Old Greenwich)

GRISWOLD (Jewett City)
Jewett City Trust Company
Jewett City Savings Bank

Eastern Savings and Loan Association
Norwich
Branch Office

GROTON

First Bank, New Haven
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Branch Office (Mystic)
Branch Office (U.S. Sub Base)
Chelsea Groton Savings Bank
Main Office (Mystic)
Two Branch Offices
New England Savings Bank, New London
Branch Office (Mystic)
New London Federal Savings and Loan Association
Two Branch Offices
Branch Office (Mystic)

GUILFORD

Colonial Bank, Waterbury
Branch Office
First Bank, New Haven
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Guilford Savings Bank
Main Office
Branch Office
Permanent Savings, Meriden
Branch Office
First Federal Savings and Loan Association of Madison
Branch Office

HADDAM

Connecticut Bank and Trust Company, NA, Hartford
Branch Office (Higganum)
Farmers and Mechanics Savings Bank, Middletown
Branch Office (Higganum)
Liberty Bank for Savings, Middletown
Branch Office

HAMDEN

Colonial Bank, Waterbury
Two Branch Offices
First Bank, New Haven
Branch Office
Union Trust Company, Stamford
Two Branch Offices
American National Bank
Main Office
Two Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Connecticut Savings Bank, New Haven
Two Branch Offices
New Haven Savings Bank
Three Branch Offices
People's Bank, Bridgeport
Branch Office
Fidelity Federal Savings and Loan Association, New Haven
Branch Office
First Federal Bank of CT, New Haven
Three Branch Offices

HARTFORD

Colonial Bank, Waterbury
Four Branch Offices
First Bank, New Haven
Four Branch Offices
United Bank and Trust Company
Main Office
Three Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Main Office
Ten Branch Offices
Connecticut National Bank
Main Office
Nine Branch Offices
Mechanics Savings Bank
Main Office
Two Branch Offices
People's Bank, Bridgeport
Two Branch Offices
Society for Savings
Main Office
Four Branch Offices
The Bank of Hartford, Inc., SA
Main Office
Branch Office
Connecticut Savings and Loan Association
Northeast Savings F.A.
Main Office
Branch Office

HARWINTON

Connecticut National Bank, Hartford
Branch Office
Thomaston Savings Bank
Branch Office

HEBRON

Citizens Bank and Trust Company of Glastonbury
Branch Office
Burritt InterFinancial Bancorp, New Britain
Branch Office
Willimantic Savings Institute
Branch Office

HIGGANUM

See Haddam

HUNTINGTON

See Shelton

JEWETT CITY
- See Griswold

KENSINGTON
- See Berlin

KENT
- **Colonial Bank, Waterbury**
  - **Branch Office**
- **New Milford Bank and Trust Company**
  - **Branch Office**
- **New Milford Savings Bank**
  - **Branch Office**

KILLINGLY
- **Independent Bank and Trust Company, Willimantic**
  - **Branch Office (Dayville)**
  - **Branch Office (Danielson)**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office (Danielson)
- **Brooklyn Savings Bank, (Danielson)**
- Danielson Federal Savings and Loan Association
  - Main Office (Danielson)
  - Branch Office (Dayville)

KILLINGWORTH
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- **American Savings Bank, New Britain**
  - **Branch Office**

LAKEVILLE
- See Salisbury

LEBANON
- **Willimantic Savings Institute**
  - **Branch Office**

LEDYARD
- Connecticut National Bank, Hartford
  - Branch Office (Gales Ferry)
- **Dime Savings Bank of Norwich**
  - **Branch Office**
- **New England Savings Bank, New London**
  - **Branch Office (Gales Ferry)**
- **Norwich Savings Society**
  - **Branch Office (Gales Ferry)**

LISBON
- **Norwich Savings Society**
  - **Branch Office**

LITCHFIELD
- First National Bank of Litchfield
- **Litchfield Savings Bank**
  - **Main Office**
  - **Branch Office**
  - **Branch Office (Bantam)**
- First Federal Savings and Loan Association of Torrington
  - Branch Office

MADISON
- **Union Trust Company, Stamford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
- **Connecticut Savings Bank, New Haven**
  - **Branch Office**
- **New Haven Savings Bank**
  - **Branch Office**
- First Federal Savings and Loan Association of Madison

MANCHESTER
- **Manchester State Bank**
  - **Main Office**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Three Branch Offices
- Connecticut National Bank, Hartford
  - Four Branch Offices
- **Savings Bank of Manchester**
  - **Main Office**
  - **Six Branch Offices**
- **Heritage Savings and Loan Association**
  - **Main Office**
  - **Three Branch Offices**
- First Federal Savings and Loan Association of East Hartford
  - Branch Office
- Northeast Savings, F.A., Hartford
  - Branch Office

MANSFIELD
- **Independent Bank and Trust Company, Willimantic**
  - **Two Branch Offices**
  - **Branch Office (Storrs)**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
  - Branch Office (Storrs)
- **American Savings Bank, New Britain**
  - **Branch Office**
- **Central Bank for Savings, Meriden**
  - **Branch Office**
- **Liberty Bank for Savings, Middletown**
  - **Branch Office**
- **Norwich Savings Society**
  - **Branch Office**

MARBLE DALE
- See Washington

MARLBOROUGH
- **Citizens Bank and Trust Company of Glastonbury**
  - **Branch Office**
- **Liberty Bank for Savings, Middletown**
  - **Branch Office**

MERIDEN
- **Colonial Bank, Waterbury**
  - **Two Branch Offices**
- **Home Bank and Trust Company**
  - **Main Office**
  - **Two Branch Offices**
- **Meriden Trust and Safe Deposit Company**
  - **Main Office**
  - **Two Branch Offices**

- American National Bank, Hamden
  - Branch Office
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
- National Industrial Bank of Connecticut
  - Main Office
  - Branch Office
- **Central Bank for Savings**
  - **Main Office**
  - **Three Branch Offices**
- **City Savings Bank of Meriden**
  - **Main Office**
  - **Two Branch Offices**
- **Permanent Savings**
  - **Main Office**
  - **Branch Office**
- Jefferson Federal Savings and Loan Association
  - Main Office
  - Two Branch Offices

MIDDLEBURY

- **Citytrust, Bridgeport**
  - **Branch Office**
- **Colonial Bank, Waterbury**
  - **Branch Office**
- **Naugatuck Savings Bank**
  - **Branch Office**
- **American Bank of Connecticut, Waterbury**
  - **Branch Office**

MIDDLEFIELD

- American National Bank, Hamden
  - Branch Office
- **Berlin Savings Bank**
  - **Branch Office**

MIDDLETOWN

- **Home Bank and Trust Company, Meriden**
  - **Branch Office**
- **United Bank and Trust Company, Hartford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branches
- Connecticut National Bank, Hartford
  - Three Branch Offices
- **Farmers and Mechanics Savings Bank**
  - **Main Office**
  - **Four Branch Offices**
- **Liberty Bank for Savings**
  - **Main Office**
  - **Three Branch Offices**
- Jefferson Federal Savings and Loan Association, Meriden
  - Branch Office

MILFORD

- **Citytrust, Bridgeport**
  - **Branch Office**
- **Colonial Bank, Waterbury**
  - **Branch Office**
- **First Bank, New Haven**
  - **Two Branch Offices**
  - **Branch Office (Devon)**
- **Union Trust Company, Stamford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
- Connecticut National Bank, Hartford
  - Branch Office
- **Milford Savings Bank**
  - **Main Office**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Branch Office**
- **Permanent Savings, Meriden**
  - **Branch Office**
- Fidelity Federal Savings and Loan Association, New Haven
  - Branch Office
- First Federal Bank of CT, New Haven
  - Two Branch Offices
- Jefferson Federal Savings and Loan Association of Meriden
  - Branch Office

MILLDALE

See Southington

MONROE

- **Citytrust, Bridgeport**
  - **Branch Office**
- **North American Bank and Trust Company, Stratford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
  - Branch Office (Stepney)
- **The Bank Mart, Bridgeport**
  - **Branch Office**
- **Mechanics and Farmers Savings Bank of Bridgeport**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Two Branch Offices**

MONTVILLE

- Connecticut National Bank, Hartford
  - Branch Office (Uncasville)
- **Farmers and Mechanics Savings Bank, Middletown**
  - **Branch Office**
- **New England Savings Bank, New London**
  - **Branch Office (Uncasville)**
- **Norwich Savings Society**
  - **Branch Office**

MOODUS

See East Haddam

MOOSUP
- See Plainfield

MORRIS
- **New Milford Savings Bank**
  - **Branch Office**

MYSTIC
- See Groton and Stonington

NAUGATUCK
- **Citytrust, Bridgeport**
  - **Branch Office**
- **Colonial Bank, Waterbury**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- **Naugatuck Savings Bank**
  - **Main Office**
  - **Branch Office**
- **Naugatuck Valley Savings and Loan Association**
  - **Main Office**
  - **Two Branch Offices**

NEW BRITAIN
- **New Britain Bank and Trust Company**
  - **Main Office**
  - **Three Branch Offices**
- New Britain National Bank
  - Main Office
  - Three Branch Offices
- **American Savings Bank**
  - **Main Office**
  - **Three Branch Offices**
- **Burritt InterFinancial Bancorp**
  - **Main Office**
  - **Two Branch Offices**
- **People's Savings Bank of New Britain**
  - **Main Office**
  - **Two Branch Offices**
- Federal Savings Bank
  - Main Office
  - Branch Office

NEW CANAAN
- **New Canaan Bank and Trust Company**
- **Union Trust Company, Stamford**
  - **Three Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
- **Mechanics and Farmers Savings Bank of Bridgeport**
  - **Two Branch Offices**
- **People's Bank, Bridgeport**
  - **Branch Office**
- Constitution Federal Savings and Loan Association, Stamford
  - Branch Office

NEW FAIRFIELD
- Connecticut National Bank, Hartford
  - Branch Office
- **New Milford Savings Bank**
  - **Branch Office**
- **Union Savings Bank of Danbury**
  - **Branch Office**
- **Danbury Savings and Loan Association**
  - **Branch Office**

NEW HARTFORD
- **United Bank and Trust Company, Hartford**
  - **Branch Office**
- **Northwest Bank for Savings, Winsted**
  - **Branch Office**

NEW HAVEN
- **Bank of New Haven**
  - **Main Office**
  - **Two Branch Offices**
- **Colonial Bank, Waterbury**
  - **Six Branch Offices**
- **First Bank**
  - **Main Office**
  - **Seven Branch Offices**
- **Union Trust Company, Stamford**
  - **Three Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Four Branch Offices
- Connecticut National Bank, Hartford
  - Three Branch Offices
- **Connecticut Savings Bank**
  - **Main Office**
  - **Five Branch Offices**
- **New Haven Savings Bank**
  - **Main Office**
  - **Three Branch Offices**
- **People's Bank, Bridgeport**
  - **Two Branch Offices**
- **Permanent Savings, Meriden**
  - **Branch Office**
- Fidelity Federal Savings and Loan Association
- First Federal Bank of CT
  - Main Office
  - Two Branch Offices
- Jefferson Federal Savings and Loan Association, Meriden
  - Branch Office

NEW LONDON
- **Union Trust Company, Stamford**
  - **Two Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Two Branch Offices
- **New England Savings Bank**
  - **Main Office**
  - **Three Branch Offices**

First New London Savings and Loan Association
New London Federal Savings and Loan Association
Main Office
Branch Office

NEW MILFORD
Colonial Bank, Waterbury
Three Branch Offices
New Milford Bank and Trust Company
Main Office
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut Bank and Trust Company, NA., Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
New Milford Savings Bank
Main Office
Branch Office
Danbury Savings and Loan Association
Branch Office

NEW PRESTON
See Washington

NEWFIELD
See Stamford

NEWINGTON
Colonial Bank, Waterbury
Branch Office
New Britain Bank and Trust Company
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
American Savings Bank, New Britain
Branch Office
Burritt InterFinancial Bancorp, New Britain
Two Branch Offices
Society for Savings, Hartford
Branch Office
Federal Savings Bank, New Britain
Branch Office

NEWTOWN
Citytrust, Bridgeport
Branch Office
Colonial Bank, Waterbury
Branch Office
Union Trust Company, Stamford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Newtown Savings Bank
South Norwalk Savings Bank
Branch Office
Danbury Savings and Loan Association
Branch Office

NIANTIC
See East Lyme

NORFOLK
National Iron Bank, Canaan
Branch Office

NOROTON HEIGHTS
See Darien

NORTH BRANFORD
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Branch Office (Northford)
Branford Savings Bank
Branch Office
Connecticut Savings Bank, New Haven
Branch Office
New Haven Savings Bank
Branch Office

NORTH CANAAN
Canaan National Bank

NORTH GROSVENORDALE
See Thompson

NORTH HAVEN
Colonial Bank, Waterbury
Branch Office
First Bank, New Haven
Two Branch Offices
Union Trust Company, Stamford
Branch Office
Connecticut Savings Bank, New Haven
Branch Office
Dime Savings Bank of Wallingford
Two Branch Offices
New Haven Savings Bank
Branch Office
Permanent Savings, Meriden
Branch Office
First Federal Bank of CT, New Haven
Branch Office

NORTH STONINGTON
Chelsea Groton Savings Bank
Branch Office

NORTHFORD
See North Branford

NORWALK
Citytrust, Bridgeport
Branch Office (South Norwalk)
Merchants Bank and Trust Company
Main Office
Two Branch Offices
Branch Office (East Norwalk)
Union Trust Company, Stamford
Two Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Three Branch Offices
Connecticut National Bank, Hartford
Two Branch Offices
Branch Office (South Norwalk)
Fairfield County Savings Bank
Main Office
Four Branch Offices

- **Norwalk Savings Society**
  - **Main Office**
  - **Two Branch Offices**
- **South Norwalk Savings Bank**
  - **Main Office (South Norwalk)**
  - **Two Branch Offices**
- County Federal Savings and Loan Association of Westport
  - Branch Office
  - Branch Office (South Norwalk)
- First Federal Savings Bank
  - Main Office
  - Branch Office
  - Branch Office (East Norwalk)

NORWICH

- **Home Bank and Trust Company, Meriden**
  - **Branch Office**
- **Independent Bank and Trust Company, Willimantic**
  - **Three Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Three Branch Offices
- Connecticut National Bank, Hartford
  - Two Branch Offices
- **Chelsea Groton Savings Bank, Mystic**
  - **Two Branch Offices**
- **Dime Savings Bank of Norwich**
  - **Main Office**
  - **Branch Office**
  - **Branch Office (Taftville)**
- **Norwich Savings Society**
  - **Main Office**
  - **Branch Office**
  - **Branch Office (Norwichtown)**
  - **Branch Office (Taftville)**
- **Eastern Savings and Loan Association**
  - **Main Office**
  - **Branch Office**

NORWICHTOWN

See Norwich

OAKVILLE

See Watertown

OLD GREENWICH

See Greenwich

OLD LYME

- **United Bank and Trust Company, Hartford**
  - **Branch Office**
- **Essex Savings Bank**
  - **Branch Office**
- **New England Savings Bank, New London**
  - **Branch Office**
- First Federal Savings and Loan Association of Madison
  - Branch Office

OLD SAYBROOK

- **Union Trust Company, Stamford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
- **Essex Savings Bank**
  - **Branch Office**
- **Liberty Bank for Savings, Middletown**
  - **Branch Office**
- **Society for Savings, Hartford**
  - **Branch Office**

ORANGE

- **First Bank, New Haven**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
- **Connecticut Savings Bank, New Haven**
  - **Branch Office**
- **New Haven Savings Bank**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Two Branch Offices**
- **Permanent Savings, Meriden**
  - **Branch Office**
- First Federal Bank of CT, New Haven
  - Branch Office

OXFORD

- **Seymour Trust Company**
  - **Branch Office**
- **Naugatuck Savings Bank**
  - **Branch Office**

PAWCATUCK

See Stonington

PLAINFIELD

- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
  - Branch Office (Moosup)
- Connecticut National Bank, Hartford
  - Branch Office (Central Village)
- **Jewett City Savings Bank**
  - **Branch Office (Central Village)**
- **New England Savings Bank, New London**
  - **Branch Office**
- **Norwich Savings Society**
  - **Branch Office**

PLAINVILLE

- **Colonial Bank, Waterbury**
  - **Three Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- New Britain National Bank
  - Branch Office
- **American Savings Bank, New Britain**
  - **Branch Office**

Bristol Savings Bank
Branch Office
Federal Savings Bank, New Britain
Branch Office

PLANTSVILLE
See Southington

PLYMOUTH
Terryville Trust Company
Main Office (Terryville)
Branch Office (Terryville)
Bristol Savings Bank
Branch Office (Terryville)
Thomaston Savings Bank
Branch Office (Terryville)
Bristol Federal Savings Bank
Branch Office (Terryville)

POMFRET
Putnam Savings Bank
Branch Office

POQUONOCK
See Windsor

PORTLAND
Glastonbury Bank and Trust Company
Branch Office
United Bank and Trust Company, Hartford
Branch Office
Liberty Bank for Savings, Middletown
Branch Office

PROSPECT
Home Bank and Trust Company, Meriden
Branch Office
Connecticut National Bank, Hartford
Branch Office
The Banking Center, Waterbury
Branch Office

PUTNAM
Citizens National Bank
Connecticut National Bank, Hartford
Branch Office
Putnam Savings Bank
Cargill Bank of Connecticut
Main Office
Branch Office

QUAKER HILL
See Waterford

REDDING
Union Trust Company, Stamford
Branch Office (Georgetown)
Westport Bank and Trust Company
Branch Office (Georgetown)
Norwalk Savings Society
Branch Office (Georgetown)
Ridgefield Savings Bank
Branch Office (West Redding)

RIDGEFIELD
Citytrust, Bridgeport
Branch Office
Union Trust Company, Stamford
Two Branch Offices
Village Bank and Trust Company
Connecticut Bank and Trust Company, NA, Hartford
Three Branch Offices
Connecticut National Bank, Hartford
Branch Office
Ridgefield Savings Bank
Main Office
Two Branch Offices
Branch Office (Branchville)
Danbury Savings and Loan Association
Branch Office
Constitution Federal Savings and Loan Association, Stamford
Branch Office

RIVERSIDE
See Greenwich

ROCKVILLE
See Vernon

ROCKY HILL
Glastonbury Bank and Trust Compnay
Branch Office
Home Bank and Trust Company, Meriden
Branch Office
New Britain Bank and Trust Company
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Berlin Savings Bank
Two Branch Offices
Burritt InterFinancial Bancorp, New Britain
Branch Office
The Bank of Hartford, Inc., SA
Branch Office

ROXBURY
Connecticut National Bank, Hartford
Branch Office

SALISBURY
Salisbury Bank and Trust Company
Main Office (Lakeville)
Branch Office
Litchfield Savings Bank
Branch Office (Lakeville)

SCOTLAND
Savings Bank of Manchester
Motor Branch

SEYMOUR
Seymour Trust Company
Derby Savings Bank
Branch Office
New Haven Savings Bank
Branch Office
Savings Bank of Ansonia
Branch Office

- **American Bank of Connecticut, Waterbury**
  - **Branch Office**

SHARON

- **Colonial Bank, Waterbury**
  - **Branch Office**
- **Salisbury Bank and Trust Company**
  - **Branch Office**
- **New Milford Savings Bank**
  - **Branch Office**

SHELTON

- **Citytrust, Bridgeport**
  - **Branch Office**
- **Valley Bank and Trust Company, Bridgeport**
  - **Two Branch Offices**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Two Branch Offices
  - Branch Office (Huntington)
- **The Bank Mart, Bridgeport**
  - **Branch Office (Huntington)**
- **Derby Savings Bank**
  - **Two Branch Offices**
  - **Branch Office (Huntington)**
- **Savings Bank of Ansonia**
  - **Two Branch Offices**
- **Shelton Savings and Loan Association**

SHERMAN

- **New Milford Savings Bank**
  - **Branch Office**

SIMSBURY

- **Simsbury Bank and Trust Company**
  - **Main Office**
  - **Branch Office**
- **American Savings Bank, New Britain**
  - **Branch Office**
- **Burritt Interfinancial Bancorp, New Britain**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Two Branch Offices**
- **Society for Savings, Hartford**
  - **Branch Office**
- Northeast Savings F.A., Hartford
  - Two Branch Offices

SOMERS

- **New England Bank and Trust Company, Enfield**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- **Savings Bank of Rockville**
  - **Branch Office**

SOUTH GLASTONBURY

See Glastonbury

SOUTH NORWALK

See Norwalk

SOUTH WINDSOR

- **South Windsor Bank and Trust Company**
  - **Main Office**
  - **Branch Office**
- **Savings Bank of Manchester**
  - **Branch Office**
- **Society for Savings, Hartford**
  - **Branch Office**
- **Heritage Savings and Loan Association, Manchester**
  - **Branch Office**
- First Federal Savings and Loan Association of East Hartford
  - Branch Office

SOUTHBURY

- **Colonial Bank, Waterbury**
  - **Two Branch Offices**
- **Union Trust Company, Stamford**
  - **Branch Office**
- Connecticut National Bank, Hartford
  - Branch Office
- **The Banking Center, Waterbury**
  - **Branch Office**
- **Newtown Savings Bank**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Branch Office**
- First Federal Savings and Loan Association of Waterbury
  - Branch Office

SOUTHINGTON

- Citizens National Bank of Southington
  - Main Office (Plantsville)
  - Two Branch Offices
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
  - Branch Office (Milldale)
  - Branch Office (Plantsville)
- **Southington Savings Bank**
  - **Main Office**
  - **Two Branch Offices**
- **Savings and Loan Association of Southington**
- Jefferson Federal Savings and Loan Association, Meriden
  - Branch Office

SOUTHPORT

See Fairfield

SPRAGUE

- **Chelsea Groton Savings Bank, Mystic**
  - **Branch Office**
- **Savings Bank of Manchester**
  - **Motor Branch**

STAFFORD (Stafford Springs)

- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- **Stafford Savings Bank**
  - **Main Office**
  - **Branch Office**

Northeast Savings F.A., Hartford
Branch Office

STAFFORD SPRINGS
See Stafford

STAMFORD
Bank of Stamford
Fidelity Trust Company
Main Office
Seven Branch Offices
Union Trust Company
Main Office
Seven Branch Offices
Branch Office (Glenbrook)
Connecticut Bank and Trust Company, NA, Hartford
Seven Branch Offices
Branch Office (Glenbrook)
Branch Office (Newfield)
Connecticut National Bank, Hartford*
Nine Branch Offices
Citizens Savings Bank
Main Office
Three Branch Offices
People's Bank, Bridgeport
Six Branch Offices
Stamford Savings Bank
Main Office
Three Branch Offices
Constitution Federal Savings and Loan Association
Main Office
Three Branch Offices
County Federal Savings and Loan Association, Westport
Four Branch Offices

STONINGTON
Union Trust Company, Stamford
Branch Office (Mystic)
Connecticut National Bank, Hartford
Two Branch Offices
Chelsea Groton Savings Bank, Mystic
Branch Office (Pawcatuck)
Liberty Bank for Savings, Middletown
Branch Office (Mystic)
New England Savings Bank, New London
Branch Office (Pawcatuck)
Norwich Savings Society
Branch Office (Mystic)

STORRS
See Mansfield

STRATFORD
Citytrust, Bridgeport
Two Branch Offices
North American Bank and Trust Company
Main Office
Two Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Two Branch Offices
The Bank Mart, Bridgeport
Three Branch Offices
Mechanics and Farmers Savings Bank of Bridgeport
Two Branch Offices
People's Bank, Bridgeport
Three Branch Offices
County Federal Savings and Loan Association of Westport
Branch Office

SUFFIELD
First National Bank of Suffield
Main Office
Branch Office
Suffield Savings Bank
Enfield Federal Savings and Loan Association
Branch Office

TAFTVILLE
See Norwich

TERRYVILLE
See Plymouth

THOMASTON
Colonial Bank, Waterbury
Branch Office
Terryville Trust Company
Branch Office
Thomaston Savings Bank

THOMPSON
Citizens National Bank, Putnam
Branch Office (North Grosvenordale)
Connecticut National Bank, Hartford
Branch Office (North Grosvenordale)
Cargill Bank of Connecticut, Putnam
Branch Office (Quinebaug)

THOMPSONVILLE
See Enfield

TOLLAND
Tolland Bank
Heritage Savings and Loan Association, Manchester
Branch Office

TORRINGTON
Colonial Bank, Waterbury
Three Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Three Branch Offices
Torrington Savings Bank
Main Office
Branch Office
First Federal Savings and Loan Association of Torrington
Main Office
Branch Office

TRUMBULL
Citytrust, Bridgeport
Branch Office

- **Colonial Bank, Waterbury**
  - **Branch Office**
- **Lafayette Bank and Trust Company, Bridgeport**
  - **Branch Office**
- **Union Trust Company, Stamford**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Two Branch Offices
- **The Bank Mart, Bridgeport**
  - **Branch Office**
- **Mechanics and Farmers Savings Bank of Bridgeport**
  - **Branch Office**
- **People's Bank, Bridgeport**
  - **Two Branch Offices**
- **Permanent Savings, Meriden**
  - **Branch Office**
- County Federal Savings and Loan Association of Westport
  - Branch Office

UNCASVILLE

See Montville

UNIONVILLE

See Farmington

VERNON

- **South Windsor Bank and Trust Company**
  - **Branch Office**
- **United Bank and Trust Company, Hartford**
  - **Two Branch Offices**
  - **Branch Office (Rockville)**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office (Rockville)
- **People's Bank, Bridgeport**
  - **Two Branch Offices**
  - **Branch Office (Rockville)**
- **Savings Bank of Rockville**
  - **Main Office (Rockville)**
  - **Branch Office**
  - **Branch Office (Rockville)**
- First Federal Savings and Loan Association of East Hartford
  - Branch Office
  - Branch Office (Rockville)

WALLINGFORD

- **Colonial Bank, Waterbury**
  - **Branch Office**
- **First Bank, New Haven**
  - **Branch Office**
- **Home Bank and Trust Company, Meriden**
  - **Branch Office**
- **Union Trust Company, Stamford**
  - **Two Branch Offices**
- American National Bank, Hamden
  - Branch Office
- Connecticut Bank and Trust Company, NA, Hartford
  - Two Branch Offices
- **Dime Savings Bank of Wallingford**
  - **Main Office**
  - **Two Branch Offices**
- **Permanent Savings, Meriden**
  - **Branch Office**
- Jefferson Federal Savings and Loan Association, Meriden
  - Two Branch Offices

WAREHOUSE POINT

See East Windsor

WASHINGTON

- First National Bank of Litchfield
  - Branch Office (Marble Dale)
  - Branch Office (Washington Depot)
- **Litchfield Savings Bank**
  - **Branch Office (Washington Depot)**
- **New Milford Savings Bank**
  - **Branch Office (New Preston)**

WASHINGTON DEPOT

See Washington

WATERBURY

- **Citytrust, Bridgeport**
  - **Four Branch Offices**
- **Colonial Bank**
  - **Main Office**
  - **Six Branch Offices**
- **North American Bank and Trust Company, Stratford**
  - **Two Branch Offices**
- Connecticut National Bank, Hartford
  - Four Branch Offices
- **The Banking Center**
  - **Main Office**
  - **Six Branch Offices**
- **American Bank of Connecticut**
  - **Main Office**
  - **Four Branch Offices**
- **Security Savings and Loan Association**
  - **Main Office**
  - **Two Branch Offices**
- First Federal Savings and Loan Association of Waterbury
  - Main Office
  - Three Branch Offices

WATERFORD

- **First Bank, New Haven**
  - **Branch Office**
- Connecticut Bank and Trust Company, NA, Hartford
  - Branch Office
- Connecticut National Bank, Hartford
  - Branch Office
- **Liberty Bank for Savings, Middletown**
  - **Branch Office**
  - **Branch Office (Quaker Hill)**
- **New England Savings Bank, New London**
  - **Branch Office**
- New London Federal Savings and Loan Association
  - Branch Office

WATERTOWN
Citytrust, Bridgeport
Branch Office
Colonial Bank, Waterbury
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
The Banking Center, Waterbury
Branch Office
Branch Office (Oakville)
Thomaston Savings Bank
Branch Office
American Bank of Connecticut, Waterbury
Branch Office
First Federal Savings and Loan Association of Waterbury
Branch Office

WEST HARTFORD
Colonial Bank, Waterbury
Two Branch Offices
First Bank, New Haven
Two Branch Offices
Security Bank and Trust Company, Bloomfield
Branch Office
Branch Office (Elmwood)
United Bank and Trust Company, Hartford
Two Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Five Branch Offices
Connecticut National Bank, Hartford
Two Branch Offices
Branch Office (Elmwood)
New Britain National Bank,
Branch Office
American Savings Bank, New Britain
Branch Office
Burritt InterFinancial Bancorp, New Britain
Branch Office
Farmington Savings Bank
Branch Office
Mechanics Savings Bank, Hartford
Three Branch Offices
People's Bank, Bridgeport
Two Branch Offices
Society for Savings, Hartford
Four Branch Offices
The Bank of Hartford, Inc., SA
Branch Office
Northeast Savings F.A., Hartford
Branch Office
Branch Office (Elmwood)
First Bank, New Haven
Branch Office
Branch Office (Allingtown)
Union Trust Company, Stamford
Branch Office
American National Bank, Hamden
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
Connecticut Savings Bank, New Haven
Branch Office
New Haven Savings Bank
Two Branch Offices
People's Bank, Bridgeport
Branch Office
Fidelity Federal Savings and Loan Association, New Haven
Branch Office
First Federal Bank of CT, New Haven
Branch Office

WEST REDDING
See Redding

WESTBROOK
First Bank, New Haven
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office
First Federal Savings and Loan Association of Madison
Branch Office

WESTON
Westport Bank and Trust Company
Branch Office

WESTPORT
Union Trust Company, Stamford
Branch Office
Westport Bank and Trust Company
Main Office
Three Branch Offices
Connecticut Bank and Trust Company, NA, Hartford
Four Branch Offices
Connecticut National Bank, Hartford
Branch Office
Mechanics and Farmers Savings Bank of Bridgeport
Branch Office
People's Bank, Bridgeport
Two Branch Offices
Branch Office (Greens Farms)
South Norwalk Savings Bank
Branch Office
County Federal Savings and Loan Association of Westport
Main Office
Branch Office (Greens Farms)

WETHERSFIELD
Colonial Bank, Waterbury
Branch Office

Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Branch Office
American Savings Bank, New Britain
Branch Office
Mechanics Savings Bank, Hartford
Branch Office
Society for Savings, Hartford
Two Branch Offices
Northeast Savings F.A., Hartford
Branch Office

WILLIMANTIC
See Windham

WILLINGTON
Tolland Bank
Branch Office (West Willington)

WILSON
See Windsor

WILTON
Citytrust, Bridgeport
Branch Office
Union Trust Company, Stamford
Two Branch Offices
Connecticut Bank and Trust Company,
NA, Hartford
Two Branch Offices
Mechanics and Farmers Savings Bank
of Bridgeport
Branch Office
Norwalk Savings Society
Branch Office
People's Bank, Bridgeport
Branch Office (Wilton)
South Norwalk Savings Bank
Branch Office
County Federal Savings and Loan
Association of Westport
Branch Office
First Federal Savings Bank, Norwalk
Branch Office

WINCHESTER
Connecticut Bank and Company,
NA, Hartford
Branch Office (Winsted)
Connecticut National Bank, Hartford
Branch Office (Winsted)
Northwest Bank for Savings (Winsted)
Winsted Savings Bank

WINDHAM (Willimantic)
Independent Bank and Trust Company
Main Office
Branch Office
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Liberty Bank for Savings, Middletown
Branch Office
Willimantic Savings Institute

WINDSOR
United Bank and Trust Company,
Hartford
Branch Office
Windsor Bank and Trust Company
Main Office
Branch Office (Poquonock)
Connecticut Bank and Trust Company,
NA, Hartford
Branch Office
Connecticut National Bank, Hartford
Two Branch Offices
Mechanics Savings Bank, Hartford
Branch Office
Society for Savings, Hartford
Branch Office
Windsor Federal Savings and Loan
Association
Main Office
Branch Office (Poquonock)
Branch Office (Wilson)

WINDSOR LOCKS
Northern Connecticut National Bank
Main Office
Two Branch Offices
Suffield Savings Bank
Two Branch Offices
Windsor Locks Savings and Loan
Association

WINSTED
See Winchester

WOLCOTT
Colonial Bank, Waterbury
Branch Office
North American Bank and Trust
Company, Stratford
Two Branch Offices
The Banking Center, Waterbury
Branch Office
Security Savings and Loan Association,
Waterbury
Branch Office

WOODBRIDGE
Amity Bank
Connecticut Savings Bank, New Haven
Branch Office
New Haven Savings Bank
Branch Office

WOODBURY
Colonial Bank, Waterbury
Branch Office
The Banking Center, Waterbury
Branch Office
American Bank of Connecticut,
Waterbury
Branch Office

WOODSTOCK
Citizens National Bank, Putnam
Branch Office

CAYMAN
Colonial Bank, Waterbury
Branch Office
Connecticut National Bank, Hartford
Branch Office

NASSAU
Union Trust Company, Stamford
Branch Office
Connecticut Bank and Trust Company, NA, Hartford
Branch Office

ROSTER

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Banking Department Advisor

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